



INDEPENDENT

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Republic of Ireland 45p

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IN SECTION TWO

STARTING THIS SUNDAY

MESSAGE TO MR HOWARD

Seven ideas you will not have thought of to make Britain safer

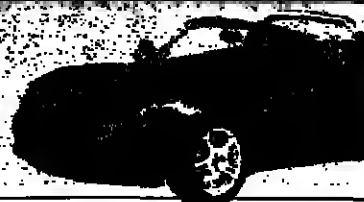
punishment

STEP OF DISGRACE

Electing Brown talks to

WIN A LOTUS ELISE

Details in the Independent on Sunday this weekend



Portillo hit by Brussels broadside

Speech 'grotesque' says Santer

DONALD MACINTYRE and COLIN BROWN

The European Commission yesterday launched a strong and unprecedented counter-attack on Michael Portillo, the Secretary of State for Defence, following his nationalist diatribe against Brussels on Tuesday.

Echoing dismay among some ministers, pro-Europeans and even some Euro-sceptics in the Conservative Party, the President of the European Commission, Jacques Santer, was officially said in Brussels to have regarded the barrage of anti-European sentiment expressed in Blackpool as "deplorable" and "grotesque".

Some ministers privately described as "naïve" and "crude" Mr Portillo's speech to the Blackpool conference - cleared by the Prime Minister - in which he promised to resist a "single European army" and aligned British Conservatism with the SAS motto: "Who dares, wins". One senior minister is understood to have protested to Mr Major about the terms with which Mr Portillo mocked the European Commission.

A spokesman for Mr Santer did not name Mr Portillo but said the Commission President found it "deplorable" that politicians were creating straw men to knock them down publicly. "Mr Santer thinks it is grotesque to have recourse to this kind of behaviour for rea-

sons of maintaining a high profile in politics and the media," a Commission spokesman, Joao Vale de Almeida, said. Commission officials pointed out there is little chance a pan-European army will result from deliberations on closer European defence co-operation.

Conservative Members of the European Parliament were appalled at the impact the speech would have on Britain's relations with the EU. One minister suggested that it was "just not done" to involve British armed forces in a party political speech. "The SAS will just hate it," he said.

Lord Howe, the former foreign secretary, said: "I think it is very disturbing to find someone, holding the position he does, exploiting so faultlessly the easy anti-European applause line, casting Brussels as an ogre."

The unrest caused by Mr Portillo's speech threatened to undermine efforts by Mr Major and Malcolm Rifkind, the Foreign Secretary, to reunite the party by striking a more Euro-sceptic note in declarations on a single currency.

Lord Plumb, leader of the Conservatives in the European Parliament, said: "I would not expect a minister of the Crown to be saying some of the things he said in respect of Brussels or in respect of Europe."

Pro-Europeans were disturbed to discover that Mr Major had approved Mr Portillo's speech.

Earlier Michael Heseltine denied suggestions that he rebuked Mr Portillo in his own platform speech yesterday. Mr Heseltine said: "You can call yourself a Communist, a Socialist, a Liberal or a Conservative. You can wrap yourself in any flag of any colour and you can mouth whatever patriotic rhetoric the PR merchants can devise... But unless you hammer home the message that our companies must give the customers what they want at a quality they need at a price they are prepared to pay, then politicians are guilty of a great deceit, a giant fraud, the ultimate betrayal of Britain."

The Deputy Prime Minister later said that the reference to people wrapping themselves in the national flag was related to the "phony sentiments of Tony Blair."

Inside
The lobbyist who started in yesterday's defence debate
Leading in the House
Andrew Marr page 21



Paying the penalty: Duncan Ferguson is led away from court to start his prison sentence

Photograph: Wattie Cheung

Footballer jailed for foul play

RICHARD BRENNAN

Duncan Ferguson, the controversial Scotland international footballer, yesterday began a three-month jail sentence after losing his appeal against sentence for butting a rival player.

He is the first British international player to be jailed for assaulting a fellow professional on the field of play.

The 23-year-old, who now plays in England for Everton, was told that incidents of violence in sport could not be ignored by the courts. He also has two previous convictions for assault, one for breach of the peace and one for drink-driving.

Ferguson was appearing before the Supreme Court in Edinburgh to appeal against the sentence, but not the conviction, that had been imposed by a sheriff earlier this year.

Despite pleas from Everton, and his former employer, Rangers, Lord Hope, the Lord Justice General of Scotland, said the original three-month term could not be ruled "excessive".

Sitting with two other judges he called it a "tragic case", but added: "We have reached the view that we would not be justified in interfering with this sentence."



The Crucifix: Ferguson butting John McStay last year

and now "bitterly regretted the incident".

Outside the court Ferguson's solicitor, Blair Morgan, said: "There is no further appeal. I spoke to Duncan afterwards. He did not say very much. He had expected the worst and I think that was good preparation."

As Ferguson was taken away by prison van to Glasgow's Barlinnie jail, his club said he was the victim of a "witch-hunt".

Everton manager Joe Royle attacked the decision as "incredible", adding: "We are all amazed and stunned and can't really believe, in a society that seems dedicated to keeping people out of prison, that we are putting away a young man who is in a good job and is no danger to society."

Everton would give him his "fullest support" and Ferguson would remain a hero to the Merseyside club, the manager said. "Anyone who knows him will tell you he is a very pleasant young man. He is not bad at all. He has been guilty sometimes of stupidity, but mostly immaturity. We all see events on football pitches every week and they are a lot worse than what Duncan now finds himself imprisoned with hardened criminals for," added Royle.

Ferguson's first brush with the law came in February 1991 when he was fined for butting a police officer. A second assault followed two years later when the player was involved in an incident in Edinburgh, striking a man who was on crutches. That also resulted in a fine but less than a year later he was again before the sheriff on an assault charge.

It was in April of this year that Ferguson was convicted for the latest incident. Sentence was then adjourned to allow reports to be compiled before he was given a three-month jail term.

Grobelaar in court, page 3

Howard's anti-theft drive

DONALD MACINTYRE and NICHOLAS TIMMINS

Michael Howard, the Home Secretary, will today announce a new sentencing drive against persistent burglars as part of a law-and-order package he will unveil in the wake of a series of populist policy initiatives on education, health, social security and housing.

Peter Lilley won loud applause yesterday when he announced cuts in social security benefits for asylum seekers, aimed at saving £200m and reducing the growing numbers of would-be immigrants applying for asylum in the United Kingdom.

Mr Howard's new regime would mean more burglars with multiple convictions being tried in Crown Courts which can impose a maximum sentence of 14 years. He recently told the Police Superintendents' Association he had been surprised by research suggesting that magistrates sent only 10 per cent of burglars to prison on a first conviction and for those with 10 or more convictions the average sentence was only four months.

Mr Howard may also foreshadow the greater use of video surveillance in public places to deter and detect crime.

Mr Lilley's announcement came after a barnstorming

speech by Michael Heseltine, Deputy Prime Minister, which was the highlight of the conference's second day. He caricatured the "nauseating hypocrisy" of Labour's education policy, projected the Tories as the party to modernise Britain and transform its inner cities, and overshadowed a rare defeat for the party leadership on council capping.

Gillian Shepherd, Secretary of State for Education and Employment, won the second longest ovation of the day with a speech in which she announced a campaign to improve the use of English and a new qualification for headteachers aimed at raising school standards.

ITV admits defeat in the battle over 'Cracker'



Coltrane: Move to Sunday

MATHEW HORSMAN

Big Ben will chime on time next Monday, as ITV yesterday admitted defeat in the battle to reschedule its flagship *News at Ten*.

Following criticism from the Independent Television Commission, first reported in the *Independent* on Monday, the extended opening episode of the hit series *Cracker* will now be broadcast on 22 October, a Sunday, and *News at Ten* will run as usual next week.

A repeat of the "cliff-hanger" episode from the last run of *Cracker* will be broadcast next Monday.

ITV insiders admitted that the decision was an "embarrassing" climbdown, but insisted there had been no attempt to set a precedent regarding the bulletin's time slot.

"This had nothing to do with the scheduling of the news," ITV said.

The ITC had sharply criticised the rescheduling, saying it breached ITV licence terms under which 30 minutes of weekday news must be broadcast during the peak viewing times of 6pm to 10:30pm.

In addition, ITC officials were incensed that no prior approval for the change had been sought. "Everybody thought everybody else had told the ITC," an ITV insider said.

ITV Network Centre considered a 15-minute cut in the opening episode, which includes a graphic rape scene, to accommodate the news. In the end, a shift to a Sunday premiere, followed by hour-long episodes on 23 October and 30 October, meant the programme could go unchanged.

"When problems arose over the scheduling of *Cracker*, my first concern was to make sure that our viewers did not miss out," Marcus Platin, head of Network Centre, said.

"I have now rearranged the schedule to make a real 'event' out of the first story in the same way that we sometimes schedule one of our other key dramas, *Prime Suspect*."

John Walsh's *Diary*: Taking a visit to Mick Jagger's Ladies' Room. Page 19

Hamish McRae: Are banks going the same way as British manufacturing industry? Page 21

Another View: A poet's warning on National Poetry Day. Page 20

News Analysis: So just what makes a good headteacher? Page 19

Leading article: "Those giving out information on fertility treatment have a great responsibility to get their facts and figures right." Page 20

Weather: Northern England will be cloudy with rain and drizzle. Elsewhere it will start misty but become brighter and warmer later. Section Two, page 29

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IN BRIEF

Universities lead the way
Students receive a much higher standard of teaching in traditional universities than they do in the former polytechnics, according to a report leaked to the *Independent*. Eight out of ten departments graded "excellent" were in old universities, while only two out of ten were in former polytechnics. Page 7

Stockpile of death
Iraq is certain to face indefinite United Nations sanctions after a devastating report yesterday revealed that it may still be holding enough biological weapons to wipe out the world's population several times over. Page 17

Witness breaks down
Caroline Owens, the victim of a sex attack by Rosemary and Frederick West, broke down in the witness box at Winchester Crown Court yesterday, saying that she blamed herself for the deaths of nine people at the Wests' home in Gloucester. Page 3



IT LUNG THE VIOLENCE ON THE TELEVISION SCREEN

North West buys Norweb
Norweb became the latest regional electricity firm to succumb to a takeover bid after a renewed £1.8bn offer from North West Water. The water group's offensive was criticised by analysts as "overpriced". Page 23

Tenors' bank notes
The three tenors - Pavarotti, Domingo and Carreras - have announced a concert at Wembley Stadium with ticket costing up to £350. Page 9

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news

Arms cuts opponent is military lobbyist



Marc François: opponent of defence cuts

A speaker in Tuesday's defence debate at the Conservative conference, who made an impassioned plea for no cuts in military spending, is a lobbyist for a company bidding for defence orders totalling almost £4bn.

Mark François was introduced as the prospective parliamentary candidate for Brent East. Ken Livingstone's seat. He is a director of Market Access International, a Westminster-based consultancy which acts for numerous defence contractors. One of Market Access's biggest clients is Northern Telecom, the giant Canadian telecommunications company, which is pitching for two MoD orders: the £2bn Defence Fixed Telecommunications System, known as DFTS, and the £1.8bn Bowman army field radio network.

Market Access has strong Tory connections. David Boddy, its chairman, is a former director of communications at Tory Central Office. Steve Bramall, a former private secretary

Conservative speaker who argued against reducing defence spending has links with industry. **Chris Blackhurst reports**

to Michael Portillo when he was Transport Secretary, is a director of the firm and Mr François is a close friend of David Amess, the Tory MP for Basildon who is Mr Portillo's Parliamentary Private Secretary. Executives from Northern Telecom, who had travelled to Blackpool to lobby for the orders, said they hoped to be on the two-strong shortlist for DFTS, to be announced shortly. DFTS is a telecommunications system serving all the armed forces and the Ministry of Defence. The current contract is held by British Telecom. Bowman is intended to be the replacement for Clansman, the army's long-standing front-line radio system.

The Bowman contract will involve supplying at least 60,000 radio handsets and battery packs. In his speech, Mr François began by reminding the audience of the sacrifice made by the

British Army in Burma. With Mr Portillo and the Prime Minister sitting behind him, he continued: "There is always a danger when governments are under financial pressure they are tempted to find savings from the defence budget. It is always a temptation they should resist."

Twice this century, declared Mr François, Britain had allowed its military machine to run down, to the point that when war was declared, it was not able to offer an immediate response. We must make sure, he said, "we never, ever, ever, make that mistake again." He sat down to thunderous applause.

Replying to the debate, Mr Portillo singled out the contribution by Mr François, saying he would have understood how Mr Portillo would have felt when viewing veterans in the VI Day celebrations. "As Mark

François will understand, perhaps my most moving experience since I became Secretary of State for Defence was when I attended the march-past of veterans who fought against Japan."

Northern Telecom yesterday hosted a packed fringe meeting on the information superhighway, chaired by Danny Finkelstein, head of research at Tory Central Office. With executives from Northern Telecom and Market Access in attendance, Ian Taylor, the telecommunications Minister, congratulated the company for investing in Britain and creating jobs. They are "really welcome", Mr Taylor said.

Northern Telecom is one of four bidders for the DFTS contract, along with British Telecom, Racal and GEC-Plessey. Martin Roberts, the company's project director, said he hoped to be present when the

shortlist is announced, possibly as soon as Friday. The winner of the £2bn order is expected to be declared next April.

Mr Roberts said Market Access was working on the order because, "the next stage is political and down to the Cabinet." Asked if Northern Telecom would be meeting Mr Portillo while in Blackpool, Mr Roberts replied: "I would not be up here otherwise, would I? We hope to talk to him."

DFTS, said Mr Roberts, is "worth £2bn. It is a major contract that will run for 10 years." He added: "We have put a very good bid on the table." He confirmed that Mr François was working for Market Access.

Mr Amess said he knew Mr François "extremely well." The two had met in Basildon, where Mr François was a councillor.

Last night Mr Portillo told the Independent that he did not know Mr François. "I don't know him at all. I am sorry, I cannot help you. Thank you." The Independent was unable to contact Mr François.

Police want to caution drug dealers

JASON BENNETTO
Crime Correspondent

More novice drug dealers will be cautioned rather than prosecuted under radical proposals being considered by the police, it was revealed yesterday.

The scheme, which would require legislation, would allow the police to give out more cautions to drug users on the condition they obtain medical help or counselling. The proposal, which was supported in principle by chief constables yesterday, is aimed at diverting young drug-takers and dealers away from the courts.

Also included in a package of measures recommended at the Association of Chief Police Officers' autumn conference in Coventry were plans for greater police involvement in drug education in schools.

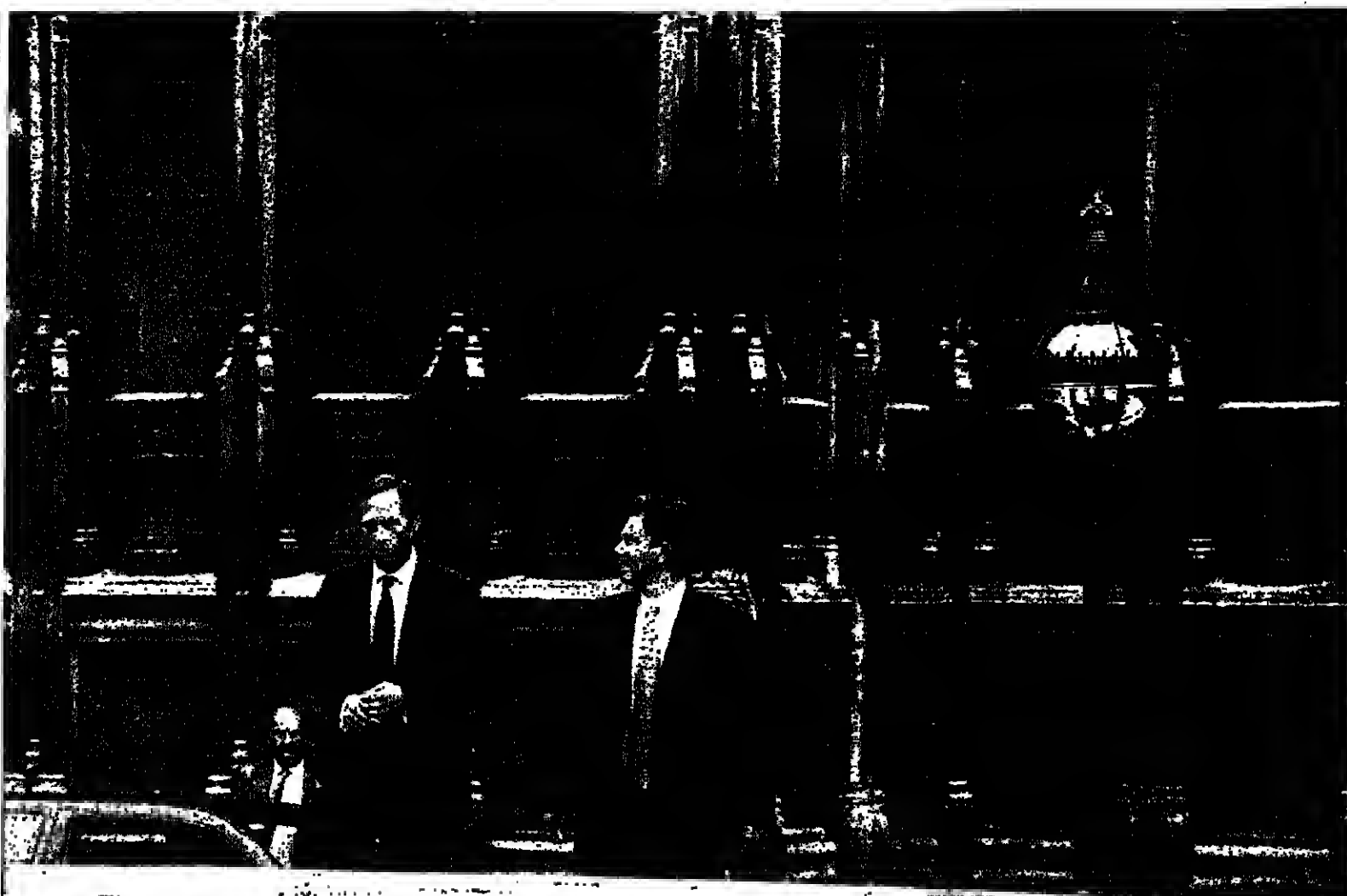
Children as young as four need to learn of the dangers of drugs, the conference heard. Chief constables were told that education authorities and the police needed to draw up national guidelines because in some schools there was evidence that children had been encouraged, rather than discouraged, to take illegal substances after being told about them by the police and drug agencies.

The police also intend to encourage teachers, parents, college and university heads to report drug trends to them.

The recommendations were the result of a 12 month inquiry by the ACPO drugs sub-committee. Keith Hellewell, Chief Constable of West Yorkshire and the committee's chairman, said: "We need to find ways of diverting first time offenders, particularly children from the court system."

He said yesterday that one way of achieving that aim, while attempting to wean young people away from drugs, was to have new cautioning powers. These would force anyone who was cautioned to obtain expert advice or go to a treatment centre. Failure to do so could result in court action or the offender being charged.

Mr Hellewell insisted this was not a "soft" policy or a form of drugs decriminalisation as the caution would still be recorded on the offender's police record. He argued that cautioning was already rising and this measure would be more effective.



Welcome party: Alan Howarth and Tony Blair prepare to meet the press at Westminster yesterday

Photograph: Edward Webb

Back at Westminster, a pact is sealed

MARY BRAID

Blair, the Labour leader, made their first joint appearance outside Westminster.

It is hard to match Mr Blair's split-face grin but Mr Howarth, MP for Stratford-upon-Avon, almost managed. Seldom in the history of unlikely unions have a pair seemed quite so delighted with each other.

Former Tory minister Mr Howarth, sporting a red tie with the faintest of blue patterns, said he had no regrets about his decision to defect

from the Tory party. This week's gathering of the faithful in Blackpool had merely vindicated his action. He even suggested former colleagues might soon follow. He had just been talking to one Tory MP who had been "deeply shocked" by events and talk at Blackpool.

"Yesterday's proceedings confirmed my worst fears," said Mr Howarth. "We saw Dr Mawhinney opening up with an attack on local government and some unfortunate remarks

about Asian minorities. Then we saw Michael Portillo indulging in an extraordinary tirade of anti-foreigner emotion. It is exactly what I warned against. This retreat by the Tory party into narrow, aggressive insularity will be a catastrophe for the country."

His lasting impression was of Mr Major sitting "hunched and wan" while Michael Portillo did his "great dictator bit". At the end Mr Major had been forced to lead the applause, a

prisoner of his right-wing.

Mr Blair was pressed on whether Mr Howarth could expect to return to the House of Commons as a Labour MP? And there was a hint of the Trojan horse; how could the Labour leader expect his party to trust such a turncoat?

Mr Blair stood by his man. It was "absolutely clear that the Labour Party has taken Alan to its heart," he said. And he was sure he would be carefully considered for selection.

Killer on run after prison van is hijacked

A convicted murderer was on the run in Newcastle upon Tyne last night after gunmen held up a prison van taking him to hospital. Two other men, described by police as "dangerous" were being hunted after they walked away from a prison in North Humberside.

The Home Office was at pains yesterday to try to minimise the embarrassment to the Home Secretary of two prison escapes in a day. Michael Howard takes key position on the platform today at the Conservative Party conference in Blackpool as delegates debate law and order.

In the first escape, Alan Byrne, 30, was taken to hospital with two masked men. He was the only man to escape from the prison and the three were being hunted.

Byrne was being transported from Frankland Prison, County Durham, where he was serving a life sentence for murder and possession of a firearm.

A category A inmate, sentenced to life at Bradford Crown Court, he was being taken for treatment at a cancer centre in Newcastle General Hospital yesterday when the armed men struck. Shots were fired in the air but no one was hurt. Byrne and the two gunmen ran off to a waiting vehicle in the hospital car park.

A spokesman for Northumbria Police said yesterday: "This was clearly well-planned by the gunmen."

Little detail had emerged by last night on the Humberside jailbreak, which a Home Office spokesman refused to call an escape. "This is an absurd. To escape you would have to scale a physical barrier," the spokesman said.

Police warned members of the public not to approach the pair, who are in their early 20s. They escaped from Everthorpe, near Hull, while they were working on a prison farm.

Both men are dressed in regulation blue and white striped prison shirts and jeans. One man is from West Yorkshire and the other is from Cleveland. Police were checking their home addresses last night.

A Humberside Police spokesman said: "There is no suggestion that either of these men have used firearms, but one has come to notice for using violence. If a member of the public approached them, they could be violent."

IN BRIEF

GPs cleared in misconduct case

Two doctors accused of endangering the lives of a pregnant woman and her unborn child were yesterday cleared of serious professional misconduct.

The General Medical Council's professional conduct committee had been told that Alan Mathias 42, and Geoffrey Shackle, 56, had failed to act on the obvious tell-tale signs that Kathy Setford, aged 38, had suffered a breach in the membranes around the foetus. It was claimed this decision "not to arrange for a caesarean section to hospitalise the mother and her safety and that of the foetus" led to her daughter, Louise, being born in November 1993 with Mr Setford was finally admitted.

The GPs, both from East Sussex, had denied serious professional misconduct and claimed they were guilty only of an isolated error of clinical judgement.

Toddlers die in fire

A mother and her two young daughters died when they were trapped in their blazing home. Firefighters later found the bodies of Diane Jones, 22, and her daughters Shona, aged two, and one-year-old Sarah Jane, in a bedroom at their home on the the Gurnos estate in Merthyr Tydfil, Mid Glamorgan.

Price of slander

Albert Miller, general secretary of the Showmen's Guild of Great Britain, was awarded £40 damages for slander by a High Court jury over an allegation that he had defrauded members of up to £90,000. Mr Miller, from Heston, west London, had sued Terry Osborne, an amusement rides operator, over a comment he made in front of one of the guild's solicitors in August last year.

House firebombed

Firebombers have destroyed the home of a man who planned to set up a neighbourhood watch on a Luton estate which was the scene of rioting earlier this summer. Rod Stewart, 41, had moved his family out of the terraced house on the Marsh Farm estate before the attack after receiving warning threats from local teenagers.

Police cell death

A police inquiry has been launched into the death of Christopher Baldwin, 30, from Birmingham in Nottinghamshire, who was found hanging in a police cell an hour after being arrested for an alleged burglary in St Ann's, Nottingham.

Hunt for bomber

Irish police are searching for a lone bomber thought to have planted four devices in Dublin city centre this year - the latest was discovered in the baby goods section of a department store. None of the attacks is believed to have had paramilitary or terrorist involvement.

Tramp attacked

A tramp died from "horrific" head injuries after he was stamped on in a shopping centre in Leicester. Police said there was no motive for the "savage attack" on the homeless man, who was in his 50s and who was found with several fractures to his skull.

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مكتبة الامم المتحدة

Rosemary West trial: Guilt and remorse of sex attack victim still undergoing therapy 23 years after assault at Cromwell Street

'I want justice for girls who didn't make it'



Caroline Owens: 'I want to get justice for the girls who didn't make it, because I feel it is my fault'

WILL BENNETT

The victim of a sex attack by Rosemary and Frederick West broke down in the witness box at Winchester Crown Court yesterday, saying she blamed herself for the Cromwell Street killings.

"I want to get justice for the girls that didn't make it, because I feel like it is my fault," said Caroline Owens, who then started to sob and slumped forward in the witness box.

Mr Justice Mantell, the judge, asked somebody to help her and an usher assisted Mrs Owens, 39, from the court.

On Tuesday, Mrs Owens had told the court that in December 1972 the Wests picked her up while she was hitch-hiking. She was then knocked unconscious, bound and gagged and taken to 25 Cromwell Street, Gloucester, where she was raped by Mr West and sexually assaulted by both of them.

She was giving evidence at the trial of Mrs West, 41, who denies murdering 10 girls and young women whose remains were found at Cromwell Street and at the Wests' previous home in Gloucester.

Mr West, who was charged with 12 murders, was found dead in his prison cell on 1 January this year.

It was revealed in a statement read out in court yesterday that Mrs Owens attempted suicide by taking a drugs overdose four years after the attack and that she is still receiving counselling more than 20 years later.

In the statement that Mrs Owens made to police last year, she said: "After the abduction and rape in 1972, I was very depressed and had low self-esteem. I was prescribed lithium tablets to help by my family doctor."

She said that in 1976 she had moved to Weston-super-Mare. "A doctor there prescribed me mild tranquillisers, sinigrin, I think. The next day I took an overdose, about 25 tablets."

Mrs Owens was taken to hospital where her stomach was pumped, but her problems have continued and she said in the statement that she was still being helped by a counselling service in Gloucester.

The statement continued: "I have been very sensitive to people being close to me and cuddling me since being abducted



Fred and Rosemary West: Pleaded guilty to assaulting Caroline Owens in 1973

by Fred and Rose. In particular, I am wary of other adult females even friends. I have a terrible feeling of worthlessness.

"When I became aware of the women that had been murdered and the alleged involvement of Fred and Rose West in 1994, I felt anger, frustration, guilt. I felt that if I had gone to court on my rape case, I could have stopped it."

Mrs Owens explained in evidence yesterday that she could have insisted that Mr West was charged with rape. Instead, she settled for both the Wests being charged with assault causing actual bodily harm and indecent assault.

The couple pleaded guilty to both charges when they appeared at Gloucester magistrates' court in January 1973 and were fined £50 each. A rape charge would have certainly resulted in a jail sentence for Mr West, just three months before the disappearance of Lynda Gough - the first victim found

in the Cromwell Street cellar.

Mrs Owens, who worked for the Wests as a nanny, said yesterday that she felt ashamed about the attack and also because she had previously had sexual intercourse with Ben Standland and Alan Davies, two lodgers at Cromwell Street.

She said: "The police treated me really badly. That put me off going to court as well. I decided to cover it all up. I put it to the back of my mind."

Mrs Owens admitted yesterday that she had signed a contract with the Sun newspaper for £20,000 for her exclusive story, £9,500 of which had already been paid. She had also been approached by other newspapers and television networks and had turned down an offer of £50,000 from the Sunday Mirror.

Under cross-examination by Richard Ferguson, QC, defending Mrs West, she strongly denied that she had embroidered the details of her

story in order to make it more saleable to the media.

Mr Ferguson suggested that Mrs West had not had oral sex with her, that Mr West did not knock her unconscious and later beat her with a belt, and that she had not been tied up or raped. Mrs Owens replied: "I swear on my baby's life they did take place."

Mr Ferguson said: "You have added these details in a process of making your account more dramatic and more commercial when it came to selling it."

Mrs Owens replied: "I had no intention of selling my story. I had already told the police the details. I did not go to the papers, I didn't want them to find me but they did."

But Mr Ferguson later made an admission on behalf of the defence. He said: "The defence admits that the contents of Mrs Owens' police statements in 1994 are the same in all material particulars as the ac-

count she gave during the course of her evidence and the contents of the document which she later handed to the Sun newspaper."

Re-examined by Brian Leveson, QC, for the prosecution, Mrs Owens said that during the attack Mrs West was "grinning and laughing wickedly - she looked evil to me".

It was when Mr Leveson asked her "has commercial advantage anything to do with why you have come to court today?" that Mrs Owens said she had done so for the girls who died and broke down in tears.

The next witness was the mother of Lynda Gough, who told the jury of eight men and four women how she had visited the Wests' home to look for her daughter after she went missing.

June Gough said that on 19 April, 1973, her daughter left their home in Gloucester without warning and took all her possessions with her. She left a note which said: "I have got a flat and I will come and see you some time."

When Lynda, 19, did not get in touch, her parents became worried and Mrs Gough made inquiries which led about two weeks later to Cromwell Street.

The door there was answered by a woman who she recognised as having once come to the Goughs' home to take Lynda out for a drink. A man joined the woman at the door.

She told the court: "I said that I'd come to see Lynda. They said she wasn't there. That she had left. They said she was going to Weston-super-Mare."

"I immediately noticed that she was wearing Lynda's slippers and some other article of clothing which I can't immediately bring to mind."

"I said: 'But those are Lynda's slippers you are wearing and there are some of Lynda's things on the washing line.' She said that she had left them behind when she left."

"I was saying all this but I got no feedback, there was nothing coming back," said Mrs Gough, who continued to search for her daughter.

She went to the police, the Salvation Army and to Weston-super-Mare - all to no avail. More than 20 years later, Lynda's remains were found in the cellar at Cromwell Street.

The trial continues today.

Football stars in court to face match-rigging charges

STEVE BOGGAN

Three of the Premier League's top football stars appeared in court for the first time yesterday to face charges of match rigging.

Bruce Grobbelaar, the Southampton and Zimbabwe goalkeeper, John Fashanu, the retired Aston Villa striker, and Hans Segers, the Wimbledon goalkeeper, appeared at the magistrates' court in Southampton, Hampshire, with a Malaysian businessman, Heng Suan Lim, 11 months after the allegations of bribery in British football first surfaced.

All four are charged with conspiring "to give and corruptly to accept gifts of money as inducements improperly to influence the outcome of football matches or as rewards for having done so".

Mr Grobbelaar, 37, faced two further charges. That on 25 November 1993, while still playing for Liverpool, he "corruptly accepted from John Fashanu ... the sum of £40,000 as a reward for having ... improperly influenced the outcome of the Liverpool versus Newcastle United football match on 21 November 1993". Newcastle won the game 3-0. And that he accepted £2,000 from Christo-



Grobbelaar outside court yesterday Photograph: Edward Webb

pher Vincent, a former business associate, for "improperly influencing the outcome of a football match or matches".

The Zimbabwe national goalkeeper, dressed in an olive-green suit and white shirt, sat in front of the dock with his co-accused. He spoke to none of them during the 40-minute hearing, but smiled once during representations for the prosecutions by David Evan-Hughes. Mr Fashanu, 32, a presenter of ITV's *Gladiators* show, faced

charges relating to both of the games on which the prosecution is concentrating. He is alleged to have been responsible for the £40,000 payment to Mr Grobbelaar and for a further payment of £19,000 to Mr Segers.

The charges allege that between 18 and 25 October 1994 he paid Mr Segers for "having improperly influenced the outcome of the Wimbledon versus Liverpool match played on 22 October 1994". The final score was 3-0 to Liverpool.

The second charge against Mr Segers, 33, the former Dutch international keeper, relates to the alleged receipt of the £19,000.

Mr Lim, 29, who described himself as a student and trader, faced only the joint conspiracy charge. Despite earlier media reports describing him as a millionaire, Richard Clark, the deputy stipendiary magistrate for Hampshire, was told that Mr Lim was on income support and had applied for legal aid.

A conspiracy charge against Melissa Kassa-Mapsi, Mr Fashanu's wife, has been dropped.

All four men were remanded on bail until 1 December, by which time the prosecution is expected to have lodged papers for their committal to Crown Court. Conditions attached to the men's bail require them to lodge their passports with police and not to approach Mr Vincent and John Fashanu, a Sun reporter expected to be a witness for the prosecution.

After the hearing, David Hewitt, Mr Grobbelaar's solicitor, complained about the delay in getting the case to court. "The matter first came to light 11 months ago," he said.

Outside the court, the players, smiling and looking relaxed, were cheered by fans.

Shell invites offers for Brent Spar

NICHOLAS SCHOON
Environment Correspondent

The Brent Spar may eventually be cleaned out and sunk in shallow North Sea waters, turning it into a gigantic artificial reef, Shell said yesterday.

But the company said it did not want to pursue its original plan of sinking its oil storage buoy in deep water with residual contaminants still in its tanks.

Shell UK was setting out its new strategy for deciding how to dispose of the Spar, a 14,500 tonne, 450ft-tall redundant oil tank which spent 19 years in the North Sea.

In June the company's plans for deep-sea disposal were dropped at the last minute after the successful protest cam-

paign by the environmental group Greenpeace. The Spar is now in a Norwegian fjord.

Today, Shell will formally invite engineering and construction companies to express their interest in disposing of the structure. It has already received more than 200 offers.

Shell will select up to 30 companies to prepare more detailed proposals, from which a shortlist of six will be invited to draw up plans in depth. Then Shell will choose one to submit to the Government for the necessary permission.

Shell will choose what it regards as the best practicable environmental option (BPEO) - the one offering the best combination of minimising threats to workers' safety, damage to the

environment and cost while maximising public acceptability.

Previously it argued that the BPEO for the Brent Spar was deep-sea dumping. The Government fully accepted this and defended it, which is why ministers were so angry when Shell backed down under pressure from Greenpeace. They insist Shell will have to draw up a highly persuasive case to gain permission for any other option.

Asked if deep-sea dumping could emerge as the BPEO once again, senior Shell UK executives refused to rule it out entirely. Heinz Rothemann, a managing director of Shell UK, said: "We should not be speculating now" on what would emerge after more than a year of discussions and planning,

during which environmental groups would be consulted and reports published. But "good, convincing" alternatives were expected to emerge, even if they were more costly.

Shell's Brent Spar project manager, Eric Paulds, said 95 redundant rigs had been dumped in shallow waters off the United States' coast to form reefs, boosting marine life. If this option was ever chosen for the Brent Spar it would first have some 100 tonnes of oily sludge removed from its tanks.

Greenpeace UK's campaigning director, Sarah Burton, said yesterday: "We have to give Shell the benefit of the doubt." But the group would strongly oppose turning the Brent Spar into an undersea reef.

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TORIES IN BLACKPOOL

Lilley to curb benefits for asylum-seekers

NICHOLAS TIMMINS
Public Policy Editor

Much tougher benefit rules for asylum seekers were announced yesterday by Peter Lilley, the Secretary of State for Social Security, as speakers at the Tory conference called for deeper cuts in welfare spending.

The new rules - with a possible announcement on pilot

workfare-style schemes for the unemployed, held back for John Major's speech on Friday - will save £200m a year by making it impossible to enter the country as a visitor, but then seek asylum to claim benefit.

Those who claim to be refugees as they enter the country will still qualify - but if their application is turned down, they will no longer be entitled

to benefit during the period of any appeal, a process which can take between six and 18 months.

The change was denounced as "totally inhuman" by the Joint Council for the Welfare of Immigrants, who said people fleeing from danger and hardship would be expected to "live on air" while they appealed.

The measure, which will affect about 50,000 people, was

the only direct spending cut Mr Lilley announced as representatives attacked the size of the £90bn social security budget.

Mr Lilley nonetheless won a standing ovation, confirming that a new credit card-style benefit payment card, which will eventually be held by about 19 million claimants of everything from income support to child benefit, will come in next year

to help cut fraud - the area of social security Mr Lilley declared to be his "top priority".

A scheme which pays Post Office staff £10 for every fraudulent benefit payment they spot is to go nationwide. Staff in the Midlands have earned £60,000 in a pilot scheme over the past two years, seizing order books and Girocheques worth £4m.

Mr Lilley appeared to hint at

new requirements for some of the long-term unemployed to work in return for benefit, and at possible cuts in benefits for new, younger, lone parents.

He also said employers who pay above statutory sick pay rates will be able to opt out of the state scheme - a measure that will cut employers' costs but not public spending.

The cut to asylum seekers'

benefits comes as the number of applicants has climbed from just over 3,000 in 1984 to 42,000 last year. In 1994 just 4 per cent were granted refugee status, with a further 4 per cent of those appealing successfully, according to Government figures.

Seventy per cent claim asylum after arriving as visitors, tourists or students, having been admitted on the under-

standing they will support themselves. Seeking asylum then entitles them to benefits.

"Those who claim asylum as they arrive in the country will still be entitled to help," Mr Lilley said. But they would lose it if their application was turned down and they appealed.

"We all want to help genuine refugees. But Britain should be a safe haven, not a soft touch."

Big spenders take on the Chancellor over tax cuts

COLIN BROWN
and NICHOLAS TIMMINS

The three biggest spending departments are involved in a fierce battle with Kenneth Clarke, the Chancellor, as he strives to meet the Prime Minister's demand for "ruthless" spending reductions to leave room for pre-election tax cuts.

The Chancellor is expected today to insist that tax cuts will come only when he judges it prudent. His problems are highlighted by the fact that neither health nor education, two of the three "protected" areas - and therefore in theory two of the easiest to settle - have yet reached agreement on next year's spending levels.

Peter Lilley, the Secretary of State for Social Security, is vigorously resisting short-term cash cuts in his budget, warning

they could cause the political difficulties that his area-by-area longer-term review of social security has largely avoided.

Stephen Dorrell at Health - despite announcing a 5 per cent £140m cut in NHS management costs next year - is insisting that the manifesto pledge of real-terms growth in NHS spending must mean just that, and not the absolute minimum figure needed to meet the pledge. And Gillian Shephard at Education is still not satisfied that she has sufficient cash to prevent a repeat of last year's explosion of anger over the underfunding of teachers' pay rises.

Sources indicate that capital spending is to be hit hard across the board - shelving new roads and hospital building that is not privately financed. The Treasury is insisting that the private fi-

nance initiative be extended into new areas, including university and higher education buildings.

But Mr Clarke is expected to ease his problems to some extent by selling off the Housing Corporation's loan portfolio to the private sector - a move that could raise £1bn that could be spent on reducing borrowing or cutting taxes, or by providing an indirect boost to the housing market if the cash was given to housing associations to buy existing houses.

The Chancellor will address the conference amid evident tensions in Cabinet over how far taxes should be cut next month. Several spending ministers believe that deep public spending cuts now to make that possible would be politically dangerous so close to a general election - and while others support tax

cuts in principle they are fighting hard to defend their corner.

The Independent Institute for Fiscal Studies yesterday called into question the Government's ability significantly to cut the £90bn social security spending further. "Realistically, further cuts will only be achieved if the Government gives up its responsibility for major areas of social security spending, such as universal pension provision, and it is unlikely that this Budget will contain any such drastic measures," the institute said.

Its annual green Budget argued welfare spending was not out of control with projections to 2000 showing it falling as a proportion of gross domestic product thanks to measures the Government has already taken, which have cut projected spending by £4bn a year.



Speechless: Justin Hinchcliffe, who failed yesterday to become the youngest speaker

Photograph: Jane Baker

Hair apparent slips up on greasy pole

Justin Hinchcliffe's problem was his hair. All week he had been trying to become the youngest ever speaker at the Tory party conference and at the last he failed.

He arrived in Blackpool with a three-point plan, in his bag which involved: being 14, telling the *Daily Mail* he wanted to be Prime Minister, and espousing a political agenda that would have been rejected as too extreme by the members of the Portillo 'Expeditionary' Force presently sticking up for England in Oslo. But he forgot to pack the shampoo.

So he sat silent during the education debate he had hoped to make his own, his hair a skidpan of adolescent hormones, threatening to ensnare those around him every time he nodded. As speaker after speaker berated Tony Blair for sending his son to an opt-out school, a posse of photographers surrounded young Justin, snapping his disappointment as he remained ignored by party spin doctors terrified at presenting so unwashed a vision of Torydom to the voters.

The last name called from the floor had him pricking up his ears in excitement. It was Justin! But - a cruel jest by the chairman - it referred to Justin Powell-Tuck, president of the Federation of Conservative Students, a portly gent in a suit who had clearly taken the Brandon Lee route to university since he didn't appear to be a day under 35.



JIM WHITE

The fearsome young Hinchcliffe, then, will have to wait another year. He will have learnt, though, from being in the hall to watch Michael Heseltine, a man who knows all about the presentational importance of well-kept hair. The Heseltine mane has subtly changed as its owner's responsibilities have become more expansive.

The First Secretary of State, as he now titles himself, sculpts it these days into a big M shape, like he's walking around with the McDonald's golden arches on his forehead: the perfect endorsement from the champion of international capitalism. Big Mac head was on enormous form. That is the first thing young Justin would have noticed about him.

While the others on the platform peer over the top of Brian Mawhinney's set in the way members of the politburo used to over the Kremlin balcony, Heseltine towered above it. Not so much head and shoulders above his colleagues as chest and midriff. His speech was an election rallying call, full of loud boasts about Tory achievement. In the Heseltine

vision in 16 years not a part of our land has remained untouched by the healing fingers of Conservative rule.

"I have spent most of my political life seeking to improve the lot of our inner cities," he said. As you do when you're MP for Henley-on-Thames.

There were reminders, too, of who was in charge. And, though he warmly credited the Prime Minister, the way Major sat lovingly looking up at him like a gun-dog at its master's knees, left little doubt as to who that was. Hence he was full of demands for internal party discipline, cunningly dressed up as assaults on Labour.

"You can mouth whatever patriotic rhetoric the PR men can devise," he snorted, ostensibly at Tony Blair, but Michael Portillo was significantly absent from the hall, off at the opticians perhaps having his eyes ungoggled. And then the Deputy Prime Minister warned: "The British people are not for sale." So bang goes another William Waldegrave initiative on raising funds for tax cuts.

As has been standard for the past 20 years, Heseltine won a thunderous ovation. A woman in the front row waved a handkerchief as if to a loved one from the quayside. John Major flapped his big sea-lion hands together, and even Ted Heath, was moved to clap at least three times. So huge an ovation, indeed, it probably drew complaints about the noise. From as far away as Walworth Road.

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TORIES IN BLACKPOOL

Education debate: Good English and heads' training seen as top priorities

Shepherd to penalise 'grunting' youngsters

STEPHEN GOODWIN and JUDITH JUDD

Adolescents whose principal means of communication is a modulated grunt will find it recorded in their GCSE English results, under proposals put forward yesterday by Gillian Shepherd, Secretary of State for Education and Employment.

Mrs Shepherd's drive to improve standards also includes a suggestion that rules of spelling and grammar could be advertised on buses and trains.

After taking in the "poem on the Underground", commuters would be able to brush up on the split infinitive or where to put their apostrophes.

"Our language is too precious a national asset to be neglected, she said. "Our young people must leave school able to speak clearly and effectively in standard English. Communication by grunt is not good enough."

Mrs Shepherd, who was given a prolonged standing ovation, announced the setting up of a steering group to take forward her Campaign for the Better Use of the English Language.

Chaired by the ITN news

reader, Trevor McDonald, it will be provided with £250,000 to meet administrative costs for two years and thereafter it must find private sector funding. The group will include people from business, trade unions, sport and journalism.

While these "bright energetic people" pursued initiatives to promote the use of better English, the Government's role was to get pupils' qualifications right, she said.

In future, pupils will receive a grade for spoken English recorded separately on the GCSE certificate.

Currently, 20 per cent of the marks for GCSE English are given on oral performance, but the result is not recorded separately.

Mrs Shepherd insisted the campaign was not about regional accents, but about ensuring young people could speak clearly and comprehensibly. "Employers tell us that far too many young people looking for jobs simply can't communicate."

Her idea that spelling and grammatical rules could feature on public transport was not mentioned to the conference,



Gillian Shepherd listening to the debate yesterday

Photograph:

but buried in a press release accompanying the speech. Newspapers and broadcasters could promote good English through competitions, it was suggested.

Delegates at the Headmasters' Conference in Dublin were unimpressed with Mrs Shepherd's proposals. David Summerscale, head of Westminster School, said: "This is yet another pressure, yet another hazard for

teachers of English to negotiate. It will be very difficult to produce an objective and dispassionate view of what standard English should be."

With school standards high among the concerns of Tory members during the education debate, Mrs Shepherd announced a new professional qualification for headteachers. "Strong, effective heads mean

good schools and higher standards," she said.

The Teacher Training Agency is being asked to start work on the project immediately, and to have pilot schemes running by the next academic year.

Aimed at teachers and deputy heads seeking promotion, Mrs Shepherd said she would not insist on serving heads attaining it.

Dorrell admits boom in health 'suits'

PATRICIA WYNN DAVIES Political Correspondent

The Government yesterday conceded that the growth of "grey suits" in the health service had spiralled out of control as Stephen Dorrell, Secretary of State for Health, slashed 5 per cent off next year's administration spending in health authorities and trusts.

The savings of around £140m would be re-channelled into improved patient care and not sacrificed to Treasury pressure for cuts in the current public expenditure round, Mr Dorrell pledged.

Further reductions in red tape could follow from an efficiency scrutiny Mr Dorrell would report in 90 days.

The announcement is none the less an admission that money has been wasted on unnecessary administration.

Mr Dorrell told a news conference: "I think it was a major step forward to introduce and strengthen management. We have strengthened management and we are going through a familiar process of having built up to the process we are tightening up. The build-up has led to some unnecessary process. But the purpose of the build-up was unambiguously right."

Mr Dorrell indicated that significant numbers of administrative jobs would go - although the exercise could spawn more posts in patient care.

Launching an attack on Labour in his conference speech, Mr Dorrell said Labour had committed themselves to retaining health trusts and to separating the planning and delivery of care.

"Labour spokesmen inveigh against us - three five years later, Labour tells the world why we were right and they were wrong."

More than £2bn worth of Private Finance Initiative projects were under threat he said. "Labour haven't had five years to get used to it yet. They will. And in the middle of the next Parliament they will be telling us we were right on this as well."

Yesterday at the conference

Main announcements

- Five per cent cut in hospital grey suits, saving £140m
- Tougher benefit rules for asylum seekers, saving £200m
- Railtrack to be sold off next spring
- Campaign for the better use of the English language - grades for spoken English detailed on GCSE certificates and grammar posters on buses

Quotes of the day

- "Politics is about serving your country's electorate and not puerile posturing." Lord Plumb, leader of the Conservative MEPs hits back at Porlino
- "Truly we are building a British show-stopper." Michael Heseltine
- "The new benefit payment card - the taxpayer's inflexible friend." Peter Lilley on his latest anti-fraud initiative
- "I am addressing conference as social security secretary for the fourth time. Gail thinks I am suffering from long term welfare dependency." Mr Lilley (Gail is Mrs Lilley)
- "New Labour is only old socialism in a designer suit. They even crammed John Prescott into one." Gillian Shepherd

Good day... bad day Devil of the day

- Good day** Edward Leigh set out his right-wing agenda to a packed huge meeting after addressing a virtually empty room on Tuesday
- Bad day** David Curry backtracked on the wrong subject - asked about housing after repeated demands for an end to council tax capping
- Devil of the day** "Feculent and idle" claims - representatives during Social Security debate

The big three on the fringe

- 1 John Redwood on "Conservative Principles, Winning Ways" at the Seledon Group
- 2 Right-wingers Edward Leigh and Iain Duncan-Smith on "The Future of Conservatism". Organised by the Freedom Association and YCs
- 3 Lord Plumb taking on the Euro-sceptics, Conservative Group for Europe

The party to be seen at

- Lord Archer, champagne and shepherds pie
- Lord Heseltine, night two, champagne
- ITN, All at the Imperial Hotel

Birthdays

- Labour little MP Ken Livingstone and Liberal Democrat Matthew Taylor, both making television programmes. David Hare, author of a play about a Labour leader, Fat cats Cedric Brown (British Gas) and Iain Valence (BT)

Fast forward

- | Name | Time | Decibels |
|-------------------|------------|-------------|
| Michael Heseltine | 3min 43sec | 94 decibels |
| Gillian Shepherd | 3min 8sec | 92 decibels |
| Peter Lilley | 2min 40sec | 92 decibels |

Michael Dobbs: man of the moment

- Hinge factor for providing the inspiration for the most humorous and thoughtful speech of the day. Peter Lilley parodied one of the poet's calumnious tales.

Today's speeches

- Ian Lang, Trade and Industry, William Hague, the Young, Kenneth Clarke, Economy, Michael Howard, Home affairs, Sir Patrick Mayhew, Northern Ireland.

Compiled by Stephen Goodwin

War-horse Heseltine rallies the troops

COLIN BROWN Chief Political Correspondent

Michael Heseltine, the Deputy Prime Minister, issued an election rallying call to Tory supporters with a promise that their annual conference in Blackpool represented a "turning point" like Alamein in the Second World War.

His call to arms followed a warning to party workers by the Prime Minister at a private meeting in Blackpool to be prepared for an early election,

if necessary. Three by-election defeats after the defection to Labour of Alan Howarth, the Tory MP, could force the Government to go to the country before the spring of 1997.

Mr Heseltine told the conference that some had compared the demoralised state of the Conservative Party to the defeated British army as it retreated after Dunkirk. "I reject such defeatism. Remember instead Alamein. The turning point," he said. "This conference is such a turning point."

It was a vintage rallying cry from the party's old warhorse, and it won the longest standing ovation of the conference.

With his blond hair falling over his forehead, Mr Heseltine put the boot into Tony Blair and the Shadow Cabinet, accusing the Labour leader of "haunting hypocrisy" for sending his son Evan to a grant maintained school while "kicking the ladders of opportunity away from 'inner-city kids' by abolishing GM status and the assisted places system."

The former President of the Board of Trade also criticised Mr Blair's coup with BT to supply every school, hospital, library and university, with free links to the information technology super-

highway. "You cannot create an IT superhighway if you do secret deals with a monopoly power and undermine the competitiveness that makes the whole thing possible," he said.

Jan Lang, the President of the Board of Trade, was due last night to have private talks at a reception at Blackpool with Ian Vallance, the BT chief. Mr Lang is expected to tell the conference today that the cable network companies are prepared to expand their own network of IT links to institutions.

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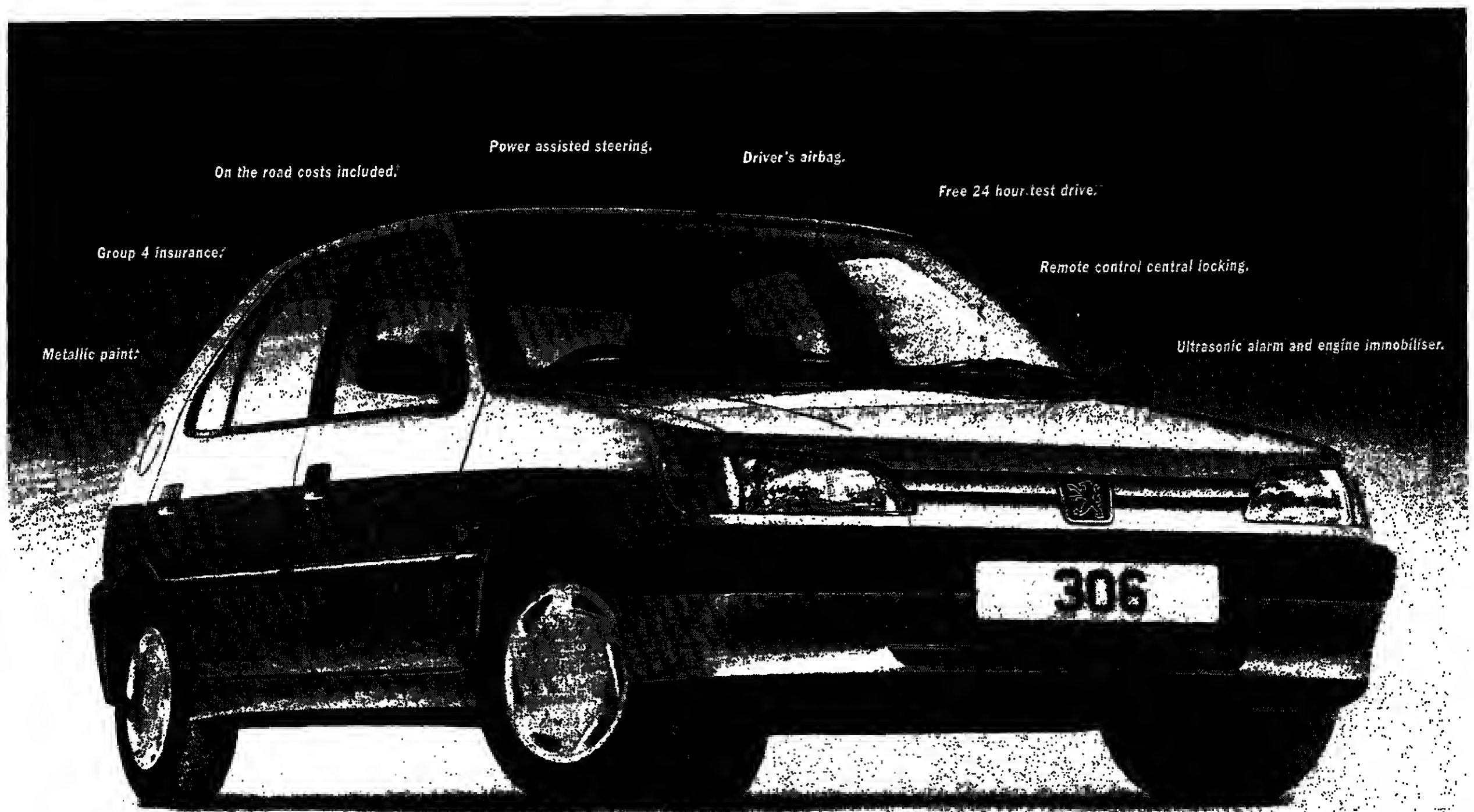
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طريقه الى العمل



St Mary's Church in Saffron Walden, Essex, where Michael Walker has become a frequent and unwelcome visitor

Photograph: Gerald Lewis

Churches to seek ban on beggar

JOHN McKIE

Two churches are today taking High Court action to ban a beggar from visiting the premises, except for religious services.

St Mary's Church in Saffron Walden, Essex, alleges that beggar Michael Walker has stolen from its collection boxes, charged visitors for admission, verbally abused other visitors, opened envelopes and urinated in the church grounds over a ten-year period.

The 15th-century hill-top church and Stansted Church – the church nearest Mr Walker's home – are seeking an injunction stopping him entering the premises of the churches "except during the times of divine services".

The warden of St Mary's, Lawrence Gooderham, said yesterday: "You can't turn the other cheek forever and it's having a terrible effect on people coming to the church."

St Mary's is one of the major tourist attractions of the area and everyone visiting Saffron Walden wants to see it.

"He tries to steal the church guidebooks and sell them to tourists. A lot of people find him frightening."

"We haven't got a full-time staff, only a welcoming rota. When he sees a gap in the rota and there's no one at the church entrance, then he goes in. He's very clever."

"Members of the clergy have spent a lot of time trying to get through to him but he's not the sort of person with whom you can have a logical conversation. The form of his language isn't such that you could print it."

Essex County Council has already gained an injunction banning him from all libraries in the county and he now lives in a



'Difficult': Michael Walker

council house in Stansted, having been driven out of Saffron Walden by angry residents and councillors.

Mr Gooderham added: "Saffron Walden is his great love and he still manages to hitch-hike his way into the area."

"He is able to claim benefit, he just takes money from visitors to supplement his income."

A spokeswoman for Uttlesford council, which was behind his ban from Essex libraries, said: "He only leaves the library after the police have been called. It's very difficult."

This will not be Mr Walker's first visit to court. He represented himself against the council and is expected to present his own defence today.

He was not available for comment yesterday.

Heads seek fairer science A-levels

JUDITH JUDD
Education Editor

Exam boards should change their marking so that bright A-level science students are not penalised, private and state school heads said yesterday.

In a joint statement issued at the Head Masters' Conference in Dublin they said pupils were deterred from taking science in the sixth form because they believed that it was harder to get good grades than in art subjects.

The heads accused the exam boards of "norm referencing" – allocating a very similar percentage of candidates to each grade each year. Since a high proportion of bright pupils take science rather than arts, they suffer accordingly.

Research has shown those with an average of grade B at GCSE gain on average half a grade less in A-level physics, maths and chemistry than would have been expected from their GCSE results.

Graham Able, head of Hampton School, a London private school, said it should not be beyond the wit of the exam

boards to set papers in all subjects every year to the same standard, so that it was as easy, or difficult, to get a grade A in physics as in English or media studies.

John Dunford, president of the Secondary Heads Association, said: "There is no such thing as an A-level standard, gold or otherwise."

Heads said they did not want the exams made easier but the boundaries between grades should be changed so it was easier to get As and Bs in science.

George Turnbull, of the Associated Examining Board, said the boards did not use norm referencing. "There are no external constraints on the numbers getting grades. The standard in each subject is the one set when A-level began and maintained by the boards ever since. A decision to change that standard could not be taken by us."

Heads said they would like all pupils to continue some science in the sixth form. The statement says: "As a nation we need a scientifically literate population as well as a ready supply of appropriately qualified scientists."

Teaching at new universities fails to make the grade

FRAN ABRAMS
Education Correspondent

Students receive a much higher standard of teaching in traditional universities than they do in the former polytechnics, according to an official report leaked to the Independent.

The revelation has brought calls for more money from the new universities, which say they cannot compete because they do not receive as much research funding as the older institutions.

Eight out of ten departments graded "excellent" under an inspection system introduced in 1993 were in old universities, the report says, and only two out of ten were in former polytechnics.

Subjects popular in the new universities were also less likely to do well. Only 10 per cent of computer science departments were rated "excellent", compared with almost 80 per cent of anthropology departments.

Nationally, more than a quarter of departments were found to be excellent, but fewer than one-fifth reached that

level in engineering, science and technology subjects.

The report analyses almost 1,000 assessments in 15 different subjects carried out between February 1993 and March 1995. It will be published next month in the annual report of the quality division of the Higher Education Funding Council for England, which oversees the peer reviews of university teaching quality.

Of a total of 976 departments assessed, three-quarters were satisfactory. Almost 80 gave cause for concern before the inspection visit, but only 12 received an "unsatisfactory" rating, just one of which was in an old university. In chemistry, computer science and history, only one department in the entire former polytechnic sector was found to be excellent.

Although the report says there is no proven connection between the results of these assessments and the funding, research achievements or size of a department, it does point to some strong links.

Only 6 per cent of departments at the bottom of a five-point research status scale were graded excellent – suggesting that the new universities' claims to concentrate on good teaching rather than academic advances may be ill-founded. Six out of ten excellent gradings were found to be the largest 40 per cent of departments.

Last night, new universities agreed that good teaching must be backed by good research, and they called for extra funding to help them improve their performance.

Professor Mike Brown, pro vice chancellor of De Montfort University, the former Leicester Polytechnic, said only one out of ten departments assessed there had gained an excellent rating.

"I don't think we can cry 'foul'. It is certainly true that the traditional universities have been resourced far better than the polytechnics and it will take many years to equalise," he said. Education, Section Two, page 15

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news

Ozone scientists win Nobel prize

STEVE CONNOR
Science Correspondent

Pioneering research into the structure of matter and the vulnerability of the Earth's protective ozone layer have won this year's Nobel prizes for physics and chemistry.

Martin Perl, of Stanford University, and Frederick Reines, of the University of California, share the physics prize for their separate discoveries of two subatomic particles that help to explain the birth of the universe.

The Nobel prize for chemistry is shared by three scientists for their work on the ozone layer: Paul Crutzen, a Dutchman working at the Max Planck Institute in Mainz, Germany, Mario Molina, of the Massachusetts Institute of Technology, and Sherwood Rowland, of the University of California.

The three chemists helped to show that the ozone layer is the Achilles' heel of the Earth's biosphere, the Swedish Academy of Sciences said. "By explaining the chemical mechanisms that affect the thickness of the ozone layer, the three researchers have contributed to our salvation from a global environmental problem that could have catastrophic consequences."

Paul Crutzen demonstrated in 1970 that atmospheric ozone could be destroyed by nitrogen oxides – environmental pollutants – in the presence of sunlight. Four years later, Molina and Rowland alerted the world to the threat to the ozone layer posed by the release of chlorofluorocarbons (CFCs), used in aerosol sprays and refrigerators. Their work led to the first restrictions on the release of CFCs during the late 1970s and early 1980s.

The Nobel Prize for Physics recognised the discovery of two of the 12 smallest constituents of the Universe – the tau particle, which is like an electron but thousands of times heavier, and neutrinos, produced by nuclear reactions within the Sun. The research opened up a new branch of astronomy.



King's ransom: One of the 78 priceless 11th-century Lewis chessmen going on show at the Royal Museum of Scotland in Edinburgh. Photograph: Wattle Cheung

Church 'shamed' by child sex abuse

Cardinal Cahal Daly, the leader of Ireland's Catholics, yesterday spoke of his church's "deep shame" over sexual abuse of children by priests. After a three-day conference of Ireland's bishops, the cardinal described assaults on children as "an appalling breach of a sacred trust".

He said: "It has caused immense hurt to many children and families. To all victims and their families and friends we express in the name of the church our most humble apology for the hurt caused to them."

"We are deeply ashamed that some priests and religious have been abusers of children – a few of them on a wide scale."

The cardinal's comments followed a regular meeting of bishops during which almost all the proposed agenda was set aside for discussion of the sex abuse crisis facing the Catholic Church in Ireland. There have been a growing number of courtroom charges and allegations of sex abuse against priests

and church institutions. Last week the Archbishop of Dublin, Dr Desmond Connell, admitted lending £27,500 from church funds to a curate to settle abuse claims, and there was confirmation that another priest had made a £50,000 settlement.

Dr Daly said that because of the urgency with which the church hierarchy regarded the issue, the bishops had decided that all reports of serious allegations of child sex abuse against priests would in future be relayed to the police.

This was in line with the central recommendation of a report on child sex abuse from an advisory committee established two years ago. The report is not due to be published until the end of this year, but Dr Daly said the policy was official immediately.

"We want to make it clear that it is the policy of the bishops that all allegations where there is reasonable cause to suspect that child sex abuse may have occurred will be reported to the appropriate civil authorities. This reporting practice goes beyond what the law requires but we have adopted it after considering all the issues involved."

The cardinal highlighted the "distress and pain" felt within the church. "We assure our lay faithful that their confidence in their priests is well-founded because of the exemplary fidelity and dedication of the vast majority. This has been, and continues to be, a very painful issue. Our primary concern and preoccupation has been the protection and care of children."

Although Dr Daly spoke out forcefully about the issue following the bishops' conference in Maynooth, Co Kildare – the church's leading centre for the training of priests – church authorities betrayed some sensitivity during the early stages of the three-day meeting. At one point a security guard turned away journalists and a senior cleric used strong language when asking a television crew to leave.

Greens try to stay afloat in sea of troubles

NICHOLAS SCHOON
Environment Correspondent

If Conservative delegates in Blackpool feel a little down about their party's fortunes, they might find some consolation 30 miles down the coast in Southport.

There, the Green Party is holding its autumn conference for the next four days, and it really has got problems. Membership is down to 4,000 and the party is making heavy losses.

The Greens are now resigned to fielding around 70 parliamentary candidates at the next general election after putting up some 400 at the last two. It will be their smallest showing since 1979 – the year the Greens reckoned they first registered on the British electoral scene.

At their last nationwide outing before the voters, in the European Parliament elections of June 1994, they won less than 2 per cent of the vote. That was a sad contrast with the *annus mirabilis* of 1989 when they notched up 15 per cent.

Since then, there have been bitter splits, with Sara Parkin quitting the party along with several other leading lights. David Icke, once a principal speaker, reinvented himself first as a "son of godhead" and then as a fantastic conspiracy theorist, while Jonathon Porritt – who is no longer active in the party – was almost expelled last year.

Yet the remaining stalwarts refuse to be downhearted as they strive for the social and industrial revolution they believe is needed to bring humanity into harmony with nature. David Taylor, one of the Greens' two principal speakers, said: "We're used to having our obituary written; we're in good heart."

Yesterday dozens of them descended on Blackpool beach, to demand that the Government condemn French nuclear tests, before travelling to Southport for their own conference.

The Greens' agenda and reports show a degree of painful honesty and self-criticism that none of the mainstream parties would ever dream of putting on display. "Once again a difficult year in which membership and income has continued to fall," writes treasurer Brian Burnett.

About one-third of the Greens' 203 local parties are "at risk of collapse" with another third giving cause for concern. The party is budgeted to make a £30,750 loss this year, eating

deep into its £80,000 reserves. However, the party can claim some credit for getting a Private Member's Bill promoting energy conservation in homes enacted into law earlier this year.

The Greens drafted the first version – it was later to be heavily watered down – and helped provide the nationwide lobbying pressure over several years which the Bill needed to get on to the statute book.

Now the Greens are working with Friends of the Earth to try to get a Bill through Parliament



Been Green: The party's leading lights included Sara Parkin, David Icke, and Jonathon Porritt

that would reduce traffic on the roads.

The party's great hope – most would say its only hope – of returning to electoral relevance is the advent of proportional representation. With Labour endorsing a referendum on voting systems, the chances of PR being implemented are better than ever. "PR is a great hope, but we mustn't depend on it too heavily," said Mr Taylor.

DAILY POEM

He Wishes for the Cloths of Heaven

By WB Yeats

Had I the heavens' embroidered cloths,
Exwrought with golden and silver light,
The blue and the dim and the dark cloths
Of night and light and the half-light,
I would spread the cloths under your feet:
But I, being poor, have only my dreams;
I have spread my dreams under your feet;
Tread softly because you tread on my dreams.

Tonight the BBC will announce the result of its quest to find the nation's favourite poem as part of National Poetry Day, writes Judith Palmer. The bookies have placed their bets on Auden's "Funeral Blues" and Blake's "Tyger", but in an advance poll among visitors to the Poetry Library on London's South Bank earlier this week, it was this slight but shimmering poem, written by WB Yeats in 1893, which emerged as a clear winner. Runners-up in the library's most requested list – generally the result of poems, lines and half-lines heard in films – are Leo Marks' "Code Poem for the French Resistance" from *Curve Her Name With Pride*, and Pablo Neruda's "The Dead Woman" from *Truly, Madly, Deeply*.

Judith Palmer is a poetry archivist at the Royal Festival Hall.

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**teens try to
stay afloat in
sea of troubles**



Photograph: Geraint Lewis

DAVID LISTER
Arts Correspondent

Next before they spoke, Ahmet Ertegun, founder of Atlantic Records, who is associated with the tour, said he and the promoter Harvey Goldsmith had concluded that the three tenors were now bigger than the Rolling Stones or Led Zeppelin. "They are the stars of the day. Bigger than any of the pop stars of today. They have a universal

Plácido Domingo attempted to clear up the matter by saying: "I think the fact so many people are talking about this is that they haven't realised we are

Carreras and Domingo glanced at him, slightly alarmed. Like the Rolling Stones and Led Zeppelin they may well have been hoping for a comeback tour in 23 years' time.

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news

Gays served in forces during National Service

STEPHEN WARD
Legal Affairs Correspondent

Army regulations allowed men on National Service to be homosexual, the Ministry of Defence conceded yesterday at the Court of Appeal.

The admission that gays had served in the forces in the past without undermining morale or discipline came on the third day of the latest legal stage of an attempt by four former servicemen and women to overturn Britain's blanket ban on homosexuals in the armed forces.

Earlier in the hearing, the Master of the Rolls, Sir Thomas Bingham, had asked if there had been a ban on homosexuality when he had been serving, because he could not recall one.

Answering Sir Thomas's question yesterday, the MoD's counsel, Stephen Richards, said compulsory National Service for all men, which ended in 1961, was covered by Acts passed in 1939 and 1948. He said: "There were no provisions to cover homosexuality." He said the list of exceptions including priests, lunatics and conscientious objectors.

But he said there was "anecdotal evidence", although no "concrete examples", that some

people had been able to avoid national service by saying they were gay. He said homosexuality was illegal at that time, so it seemed that most people just kept quiet about it.

The four appellants are claiming that the ban on homosexuals is irrational, and breaches Equal Treatment directives under the European Union, and Britain's obligations under the European Convention on Human Rights.

In his closing submissions yesterday their counsel, David Pannick QC, said no evidence had been put forward during the hearings that there was a good reason to ban gays from the services. All the arguments related to behaviour, which could be governed by regulations without the need for a blanket ban.

Mr Pannick said the MoD had argued that gays could not be allowed because other members of the forces did not want to serve alongside them. "These feelings undoubtedly exist, but there has been no evidence that they are based on any reasonable concern. If they are simply based on bigotry, they are unacceptable," he said. He said feelings had probably existed against serving alongside black people, but no one would suggest these

should be used as the basis to ban black servicemen and women.

The MoD has argued that to lift the ban would seriously risk damaging the forces' fighting efficiency, and does not breach either treaty obligation.

The case was rejected by the High Court in June, although one of the judges, Lord Justice Simon Brown, said he doubted the ban could survive much longer.

The MoD subsequently commissioned a review of the evidence, and is looking at the operation of other armed forces which do not ban gays. Britain is virtually alone among Nato allies in retaining a ban.

The four appellants are Duncan Lustig-Prean, 36, a former lieutenant commander in the navy; Graeme Grady, 32, formerly a sergeant in the RAF; Jeanette Smith, 28, an ex-RAF nurse; and John Beckett, 25, a former navy weapons engineer. All had civilian partners when they were discharged, and all had good service records. They have said they will take their case to the House of Lords if they are turned down by the Court of Appeal.

The hearing ended and the judges reserved their judgment.

Keep leaves on the line, residents say



Off the rails: The trees Railtrack is threatening to chop down by the track at Farnborough, Hampshire

Photographs: John Voos

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LIZ SEARL

The seasonal excuse of "leaves on the line" is causing trouble for Railtrack once again - but this time because its customers want the trees causing the problem to stay.

Railtrack has refused to back down from a decision to fell over 700 established trees along its Guildford to Reading route in order to "maintain the safety of the railway line".

Yesterday, campaigners were celebrating a last-minute temporary reprieve offered by Railtrack while the issue was discussed. But later in the day came the decision that felling would soon begin alongside three-quarters of a mile of track near Farnborough, Hampshire.

"We personally understand the problem that the residents have with this decision," said Jenny Rawlinson from Railtrack South West. "But there really isn't an alternative. We have a legal requirement to make sure that the railway line is safe."

Railtrack claims that leaves on the line turn that section of track into black ice in winter and says the trees surrounding it are spindly and unsafe. It plans to clear eight metres from each side of the track. But residents who were given only a matter

of days to complain say the company tried to hide the full extent of its plans.

In an open letter to local householders Railtrack advised it would "clear only selected areas... and remove only what is necessary from them".

Many gardens which back on to the line are a haven for squirrels, foxes and many species of bird, they say. There are often sightings of deer in the woodland and woodpeckers have also been spotted.

"It is not just a case of us looking straight across the track on to the new road bypass," said

Sally Usher, one of the campaigners. "I will lose all of the birds and other wildlife that I love dearly."

Residents are planning a campaign and Rushmore Borough Council will look into issuing a protection order on the trees.

"There will be total fury in the area when people find out what they have decided," said John Debenham, a councillor on the planning committee. "We even understand that Railtrack proposes to do this country-wide," he said. "There are thousands of miles of track like this which we call green corridors. If all of it is going to be vandalised by Railtrack then something should be done about it on a national scale."

The council had hoped to find an alternative method of curtailing the falling leaves or to persuade Railtrack to continue to use its "leafbuster" engine. "There can only be a maximum of four trains an hour on this piece of track," Mr Debenham said.

Railtrack officers, however, are adamant that their decision cannot be reversed. "People are saying we don't care and that's just not true," said Ms Rawlinson. "We really do care. There is, unfortunately, no alternative for us here."

Sally Usher, Campaigning to protect wildlife

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مكتبة الامم

Value of fertility treatment is questioned

Patient guide shows up the wide variations in success rates and is critical of the quality of service

LIZ HUNT
Health Editor

The first patient guide to fertility treatments in British hospitals and clinics reveals a wide variation in success rates, as measured by the number of live births.

It also raises the possibility that scores of people have been paying thousands of pounds for poor-quality treatments. In vitro fertilisation (IVF) costs between £700 and £2,500 per cycle and donor insemination (DI) costs £100 to £500.

The report shows the live birth rates for IVF treatments vary from 0 per cent to almost 20 per cent, giving a national average of 14 per cent. DI success rates range from 0 to around 43 per cent, giving a national average of almost 7 per cent.

The Guide, published yesterday by the Human Fertilisation and Embryology Authority (HFEA), lists more than 90 fertility units and, for the first time, provides couples with information that, in theory, should maximise their chances of conceiving.

However, Professor Robert Winston, the leading British fertility expert who works at the Hammersmith Hospital, west London, dismissed the data in the Guide as "flawed and meaningless" and said its publication would force some units to abandon research in favour of improving their success rates for commercial reasons.

"I just don't believe that the patients are getting the information the HFEA says they are getting. I don't believe that clinics will be honest in providing the [raw] data," he said yesterday.

A spokesman for Issue, the National Fertility Association, welcomed the HFEA initiative but said some of the data was two years old.

Ruth Deech, chairwoman of the HFEA, dismissed claims that the Guide was a "league table" of fertility clinics.

She said the Guide had been published only after wide consultation with clinics, patients and health authorities about the best way to present the information, a fact disputed by Professor Winston.

The data had been adjusted to account for factors such as the age of the women treated, couples' fertility history, including previous treatments, and whether fresh or frozen embryos have been used. This meant it was "clear and meaningful and fair to clinics" and comparable, Mrs Deech said. The British Fertility Society welcomed its publication, she added.

"Success is not necessarily to be measured by the 'take home' baby rate. What matters is [a couple] being properly investigated and being enabled to make a decision about what is right for them."

Mrs Deech said patients would want to consider other issues, such as waiting lists, location of the clinic, restrictions on treatment such as age, tests and investigations offered, and range of treatments.

The Guide urges patients to use the live birth rate figure only as a general guide and discuss with the clinic the likelihood of success in their own particular circumstances.

But critics of the Guide say that the only figure that will matter to couples desperate for a baby is the live birth rate. They will not consider factors such as number of patients and number of cycles of treatment (each attempt at achieving pregnancy is called a treatment cycle) which largely determine success rates.

The multiple birth rate at a particular clinic is also an important factor because twin or triplet pregnancies can endanger the life of the mother and foetus.

The patients' Guide to DI and IVF clinics shows that the live birth rate following IVF (in which egg and sperm are mixed outside the womb) was 0 per cent at the Bupa Hospital Norwich, where only 28 cycles of treatment had been administered, compared with 19.8 per cent at the Lister Hospital and the Royal Masonic Hospital, both private hospitals in London, where between 650 and 957 cycles were given to women.

Success rates for donor insemination varied from 0 per

Patients' guide to fertility treatments			
DI		IVF	
Treatment	Number of patients	Number of patients	Live birth rates
Unassisted Conception	100	300	18.8
Unassisted Conception	200	380	18.8
Unassisted Conception	300	460	18.8
Unassisted Conception	400	540	18.8
Unassisted Conception	500	620	18.8
Unassisted Conception	600	700	18.8
Unassisted Conception	700	780	18.8
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EU demands France come clean on N-tests

SARAH HELM
Brussels

Risking a head-on clash with Paris, the European Commission last night stepped up pressure on Jacques Chirac, the French President, to halt nuclear tests in the South Pacific.

Amid threats from the European Parliament to sack the Commission if it failed to act, Jacques Santer told the parliament in Strasbourg that the Commission - of which he is President - had voted yesterday to invoke its powers under the Euratom Treaty by sending a letter to the French government demanding more information on health and safety measures.

Under article 34 of the Euratom Treaty, the Commission has the responsibility to protect the population of member states in case of "a particularly dangerous experiment". It is understood that France has been given five days to respond. Mr Santer confirmed that the Commission had been denied crucial data from the French government on the effects of the tests on geological strata, and that a Commission team had been denied access to key sites.

In theory the Commission's decision yesterday could lead to an action before the European Court of Justice in which France could be held liable for failing to protect people in the area of the tests. But there were fears that Mr Santer's announcement might simply be a new ploy to buy time. To stave off an immediate confrontation with Mr Chirac, Mr Santer said the Commission would not take a final view on legal action until all the information from Paris had been assessed at a further meeting in Strasbourg on 23 October, when, said Mr Santer, "the Commission will adopt an opinion in line with the article".

The Commission was left in no doubt last night as to the likely response from the European Parliament, should it reduce its pressure on the French government, or dodge a decision to take France to court if all the information is not provided. Addressing the parliament yesterday, Pauline Green, leader of the Socialists, denounced the French tests as "unacceptable, unwarranted and colonialist". She demanded that Mr Santer keep his word, made when he assumed office in January, to maintain the principle of openness. "The credibility of the Commission is on the line," said Mrs Green, who also challenged Mr Santer to come clean about any private agreement he may have with Mr Chirac not to invoke the Euratom Treaty. Last week it was revealed that the French government believed it had assurances from Mr Santer that the Commission would not take it to court over the tests.

As he addressed the parliament Mr Santer was clearly aware of the high political stakes involved. Outside the building Greenpeace demonstrators massed, rolling out a dummy bomb. Throughout the week the two French members of the 20-member Commission have been fiercely lobbying in Brussels to prevent the sending of yesterday's letter. However, the drive to pressure the French has won the support of commissioners from Germany, Austria, Italy and Scandinavia. Neil Kinnock, the British Transport Commissioner, also supported the action.

There was an immediate response from Paris, but the next few days are certain to bring a strong rearguard action from the French, who still question whether the Euratom Treaty applies to the tests.

Italy's caretaker PM sets out bold vision for political stability

ANDREW GUMBEL
Rome

It was the moment of truth that Italy had been anticipating for weeks. On Tuesday night, at the end of a five-day trip to the United States, Lamberto Dini addressed a Washington think-tank and outlined the kinds of things he might like to do if parliament asked him to stay in office once he had completed his temporary mandate.

"I was not, and am not, a career politician," the Prime Minister insisted. But the content of his proposals to the Council of Foreign Relations told a very different story. He laid out a seven-point plan for reform intended to revolutionise the way politics is conducted in Italy and bring real stability to the country for the first time since the Second World War.

parliamentary support for his proposals, while conservatives such as the far-right leader Gianfranco Fini said the country needed elections before considering such weighty issues.

In theory, Mr Dini is due to resign in a few weeks once the final plank of his original mandate - a new set of rules on political access to the media - is in place. It will then be up to President Oscar Luigi Scalfaro to reappoint him, appoint someone else or call new elections.

The notion of Mr Dini staying on is not new, but until now it had been assumed that he would merely maintain his non-political caretaker role to see out Italy's term as president of the EU in the first half of next year.

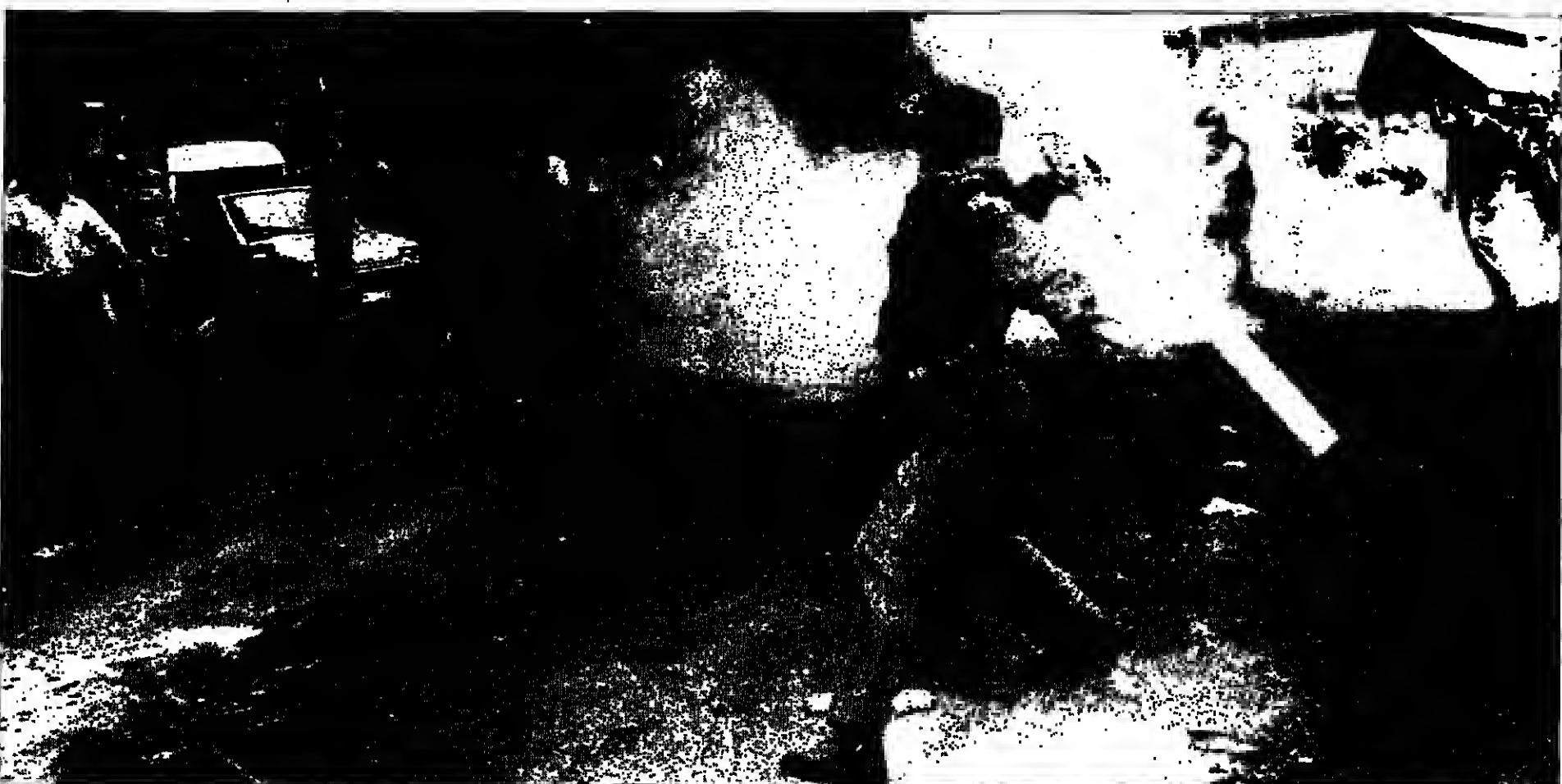
The signs have been building nevertheless of a growing involvement with the nuts and bolts of party politics. His 1996 budget, unveiled last month, bore clear signs of compromise with the left-wing parties which have been supporting him in parliament.

At the same time, the leadership of each of the main political coalitions has been thrown into question. On the centre-left, there are fears that Mr Prodi is not tough or telegraphic enough to be an effective candidate. On the right, the former prime minister Silvio Berlusconi risks being put on trial on charges of tax fraud and might prefer to allow someone else to run in his place.

Among the names being mentioned as possible replacements are Mr Dini himself, and Antonio Di Pietro, the popular former anti-corruption magistrate. Mr Di Pietro launched a series of broadsides this week against Mr Berlusconi in a clear attempt to displace him in the affections of conservative voters. He has yet to make a clear declaration of political intent, however.

For the past year, Italy has been caught in an awkward paradox: without new elections it cannot achieve political stability, but the country needs political stability in order to conduct effective elections. Mr Dini has seen a way of beating the paradox: it remains to be seen if he will be allowed to do so.

Di Pietro: On the offensive.



Up in arms: A Greek shipyard worker attacks riot police at the Ministry of Merchant Marine in Piraeus during a protest at a repair yard closure

Photograph: Yannis Behrakis

Juppé avoids prosecution

STEPHEN JESSEL
Paris

The prosecuting authorities in Paris averted a major French political crisis yesterday by recommending to the Justice Ministry that the Prime Minister, Alain Juppé, should not face a formal investigation into allegations that he abused a former official position to allocate himself a flat owned by the city.

But the chief prosecutor, Bruno Cotte, made it clear that Mr Juppé was open to charges that he had abused his position and that the decision not to proceed with the case was conditional on Mr Juppé vacating the apartment, situated in the rue Jacob in central Paris, by the end of the year. Mr Juppé had already made it known that he would be moving. His son, Laurent, who also rented a city-owned flat at below-market rates, will move as well.

The allegations relate to Mr Juppé's time as a deputy mayor of Paris, from 1989 to 1993, when he was responsible for finances. This, his political enemies said, included control over its private stock of apartments.

The decision not to proceed, with the case, even though the evidence showed that Mr Juppé, despite earlier denials, had been intimately involved in the allocation of city-owned flats, the fixing of rents and approval of repairs (in his own case costing about £130,000), will end an embarrassing and damaging episode.

If Mr Cotte had decided to press ahead with an investigation by a magistrate, Mr Juppé would almost certainly have been obliged to resign. His departure would have created a serious crisis for President Jacques Chirac, who was Mayor when Mr Juppé was in charge of finances. The decision not to prosecute comes at time when Mr Juppé is unpopular and his economic policies are under fire.

He had no immediate comment on the decision. The French franc jumped to 3.49 against the German mark, however, after falling to 3.51 earlier amid rumours that the Prime Minister had resigned or been arrested. Bonds also recovered but stocks fell on fears a Juppé resignation might lead to a reversal of the "strong franc" that has kept French interest rates high.

The property affair, first revealed by the satirical weekly *Le Canard Enchaîné*, drew attention to the existence of a stock of flats owned by the city of Paris and let to the politically influential and their friends and families at very low rents.

News of the prosecutor's decision came as observers were assessing the impact of Tuesday's strike by public sector workers, judged to have attracted the highest level of support for such action for more than a decade. Leaders of the seven unions involved are in most next week to consider what further action to take.

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Bugging scandal topples Estonia coalition

ADRIAN BRIDGE
Central Europe Correspondent

The Estonian government collapsed yesterday in the wake of a bugging scandal that has conjured up chilling reminders of the country's KGB past.

Tiit Vahi, the Prime Minister, announced the effective dissolution of the governing coalition after firing his deputy, Edgar Savisaar, the man at the centre of the scandal.

Last night, Mr Vahi was set to meet President Lennart Meri and other leading politicians in an effort to resolve the crisis, the biggest since the Baltic state

regained its independence from Moscow in 1991. The President has promised there will be no cover-up.

The bugging allegations surfaced earlier this month when police raided the Tallinn headquarters of a private security firm believed to have dealings with the city's underworld. To their astonishment, the investigators found tapes of recorded private conversations between Mr Vahi, Mr Savisaar and other leading politicians and businessmen during the tense coalition negotiations that followed Estonia's March general election. Mr Savisaar, whose

Centre Party ultimately teamed up in government with Mr Vahi's Coalition Party and the Rural Union, came under immediate suspicion when it emerged that the owner of the security firm had been one of his closest advisers.

The allegations caused uproar and demands for Mr Savisaar's removal which, ironically, were stepped up after an assistant to Mr Savisaar claimed that she had ordered the buggings without his knowledge. "Nobody fell for that one," said an official.

Mr Savisaar, who yesterday announced that he was stepping

down as deputy prime minister, Interior Minister and leader of his party, served as prime minister from 1990 to 1992. He held a junior post in the old Communist administration, but in the late 1980s became a co-founder of the Estonian Popular Front, which spearheaded the country's drive for independence. Even then critics accused him of bending the law to suit his own political ends.

With the old centre-left governing coalition in tatters, Mr Vahi was said last night to be exploring the possibility of a new alliance. Few favoured the prospect of a fresh poll.

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Blackpool backlash: Nationalist speech on defence angers many and is at odds with Britain's plans for European security

Services enraged by Portillo's EU tirade

CHRISTOPHER BELLAMY
Defence Correspondent

Michael Portillo's anti-European tirade at the Conservative Party Conference on Tuesday outraged members of the armed forces as well as opposition and European politicians. Ministry of Defence sources said that they were highly embarrassed by the speech, which was not released to them in advance. "If we could have stopped him, we would have," one MoD source said.

But there is irony in the affair. In spite of Mr Portillo's speech, in which he railed against the control of British forces by "Brussels", Britain has been in the lead in developing a common European defence policy.

The armed forces were livid at what one senior officer described as the "prostitution" of their reputation in search of short-term political gain, a gamb

ble which service sources said was likely to backfire.

Mr Portillo referred to the British Special Air Service, the SAS, as striking "a chill down the spine of the enemy", a reference which caused particular offence, as Mr Portillo was seen as hijacking a reputation earned by others. He even ended his speech with the SAS motto, "Who dares, wins".

"He might as well have been wearing a pair of Union Jack boxer shorts", another senior officer said.

Mr Portillo said that Britain would not allow Brussels - by which he apparently meant the European Union - to control its defence policy, and added that "British soldiers, sailors and airmen are willing to give their lives for Britain, not for Brussels".

Yet there has never been a suggestion that the supranational institutions of the EU would be involved in military



Offensive weapon: German members of the Eurocorps, the multinational European defence body, parading in Paris

Photograph: Gamma

decision-making. Mr Portillo's speech was irrelevant to Britain's position on European defence.

Britain has been part of Nato since 1949, and has committed thousands of soldiers to action on behalf of the United Nations,

in the Gulf in 1991, and since 1992 in Bosnia. But although Britain is playing a leading role in establishing a European defence mechanism, there is no chance that the result will be a European army.

Britain's policy on European

defence issues was set out on 1 March. The Government launched proposals for treatment at next year's European Union Inter-Governmental Conference, and for a parallel review within the Western European Union, 10 countries of

which are members both of Nato (16 countries) and of the EU (15 countries).

The British proposals involved strengthening the WEU, but not making defence policy subservient to the EU. They covered only crisis manage-

ment, peace-keeping, sanctions and humanitarian aid. They did not cover full-scale war, including "peace enforcement", which would remain a preserve of Nato, with US involvement.

The Government's policy

Portillo: 'hijacked' forces' hard-earned reputation

recognises that although Nato would probably be involved in any large-scale military operations, such as the deployment of a peace-implementation force to Bosnia, "we should not overstrain that commitment by expecting them to intervene in all European security operations... there may be circumstances where European nations will need to be ready to take the lead, or to act on their own."

The Government's policy, set out in its March memorandum and in the last defence White Paper, is that it would be "wasteful to develop separate, wholly European military structures. Europe should capitalise on the foundation that has been built in Nato."

The White Paper stresses that European defence structures should "encourage and allow flexibility rather than trying to impose undue conformity, showing awareness of the need to avoid situations of the kind imagined by Mr Portillo, when he said that cap badges might be controlled by Brussels."

Where Portillo is coming from

Planet Portillo:

"We will not allow Brussels to control our defence policy... Britain will not be told when to fight and when not to fight... Britain is blessed with very brave soldiers, sailors and airmen willing to give their lives. For Britain. Not for Brussels."

Planet Earth:

This is what President of the European Commission, Jacques Santer, called "talking at windmills" - a problem that is not there, and a grotesque misrepresentation of the true picture. By Brussels, Mr Portillo means the European Union and the idea that the supranational EU institutions would have any direct control over British armed forces is quite wrong. It is not just that Brussels counter to British policy, but that it is not the way in which the other country is suggesting it and it is not on the agenda of any EU body.

Britain has led the way with new ideas on how to bolster European security, a fact that Mr Portillo chose to ignore in his speech. It has proposed that Europe should shoulder more of the responsibility for its own security - and the rest of Europe seems to agree.

Although Nato - with North American involvement - would be involved in any large-scale operation, there may be circumstances when European countries will need to be ready to take the lead, or to act on their own. But Britain will retain command of its own forces, though their actions would be co-ordinated with others through the Western European Union. British troops remain under command of British officers and the British government at all times.

Planet Portillo:

"Imagine the European Commission might want to harmonise uniforms and cap badges. Or even to medicate them. The European Court would probably want to stop our men fighting for more than 40 hours a week. They would send half of them home on paternity leave."

Planet Earth:

If Mr Portillo had ever served in the armed forces, he would know that they, along with their Nato allies, have been using the metric system for decades. The armed forces are exempt from the other legislation he describes, as they are from every provision of the EU's founding treaties.

Planet Portillo:

"We taught the Bosnian Serb generals that the slaughter of civilians will not go unpunished."

Planet Earth:

Up to a point. For most of Britain's three years in Bosnia, it has avoided direct action to save Bosnian civilians, and strenuously avoided intervening on one side or the other. Although troops have been robust in their interpretation of the rules of engagement, they have been under orders to defend themselves, not local civilians. Until the recent Nato airstrikes, massacres in Srebrenica and Gorazde went unpunished.

Planet Portillo:

"Around the world three letters send a chill down the spine" of the enemy: SAS. And those letters spell out a clear message: don't mess with Britain."

Planet Earth:

This statement caused fury in the armed forces yesterday. Many asked whether it was statesmanlike to call on the blood, sweat and bravery of others as propaganda at a party conference.

Planet Portillo:

"Next week, I shall announce a new strike force drawn from the three services, capable of rapid and long-range deployment."

Planet Earth:

Malcolm Rifkind, the former Secretary of State for Defence, announced the formation of a Joint Rapid Deployment force on 14 July 1994. This comprises 3 Commando Brigade, 5 Airborne Brigade and 24 Airborne Brigade. There is nothing new about this force: as Mr Rifkind said: "We shall be looking at how we can develop the capabilities of these forces to enable them to intervene even more effectively and speedily together."

Planet Portillo:

"Two recent orders underline that resolve [to give the armed forces the best equipment]: Apache Attack helicopters... and Tomahawk cruise missiles, a weapon so accurate that it can be launched from a submarine 1,000 miles away and guided down a single chimney..."

Planet Earth:

On 19 September the White House confirmed that Britain was buying 65 cruise missiles. The Ministry of Defence never confirmed the order - perhaps Mr Portillo wanted to keep the news for the party conference. But can the Tomahawks be guided down a single chimney? Their accuracy is six metres - they'll probably hit the right house, sure, but down the chimney? Unlikely. However, that is more accurate than Mr Portillo can claim to be.

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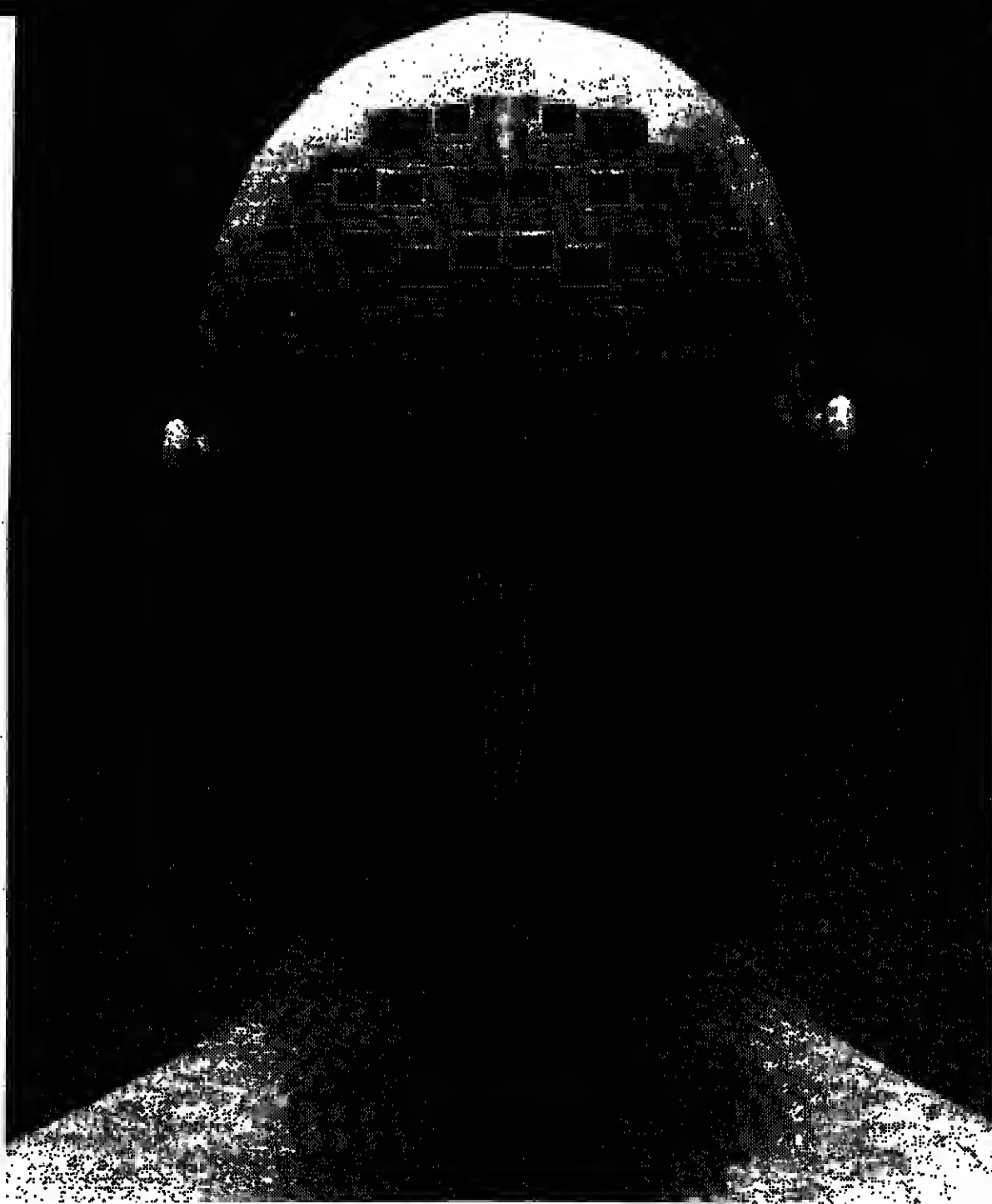
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international

Gulf maids in slavery to a reign of terror



Robert Fisk, Middle East Correspondent, details the rape, torture and contempt suffered by foreign servants at the hands of their employers

A glance through the archives of the Gulf newspapers is enough to show you what Filipina and Sri Lankan maids suffer at the hands of their Arab employers — quite apart from the judicial lashings so many receive from "Islamic" courts.

Beaten, burnt and sexually assaulted, they turn up in their dozens each year at their embassies in Riyadh, Kuwait City and Abu Dhabi to plead for sanctuary from their tormentors and a free passage home. One Arab Gulf state had to charter airlines to take home Indian and Filipina maids after they complained of rape and beatings by their employers.

Many employers defend their treatment by contending that the maids — generally hired for speaking English and accepting

low wages — steal, torment children, commit "immoral" activities, or desert their jobs.

Last June, a Filipina maid, Nelfa Baltar, secured the conviction of her Egyptian employer in Abu Dhabi after she had been burned with cigarettes on her hands and face and with a lighted match below her eyes. The police arrested her sponsor, Ayman Mansour, when he tried to deport her through the airport in the emirate of Sharjah. Immigration officers found that the girl's face had been beaten so badly that they could not recognise her in her passport photograph.

In March 1994, Felixberta Pasco, a 32-year-old Filipina housemaid, fled to her embassy in Abu Dhabi after her employer beat her on her back

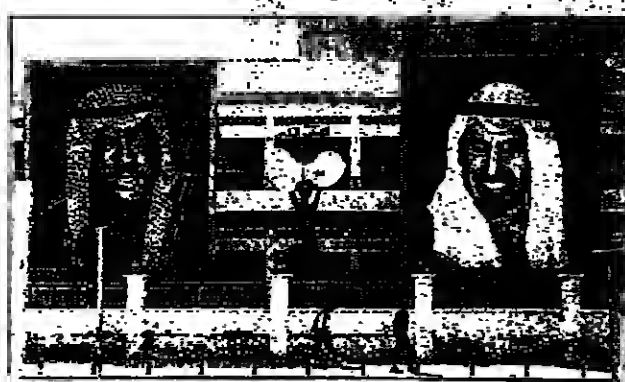
and face, and cut her arms. Two months later, a 28-year-old Asian housemaid in Dubai slashed her wrists in a suicide attempt after a local man tried to rape her. A day after that, police in Abu Dhabi used a crane to rescue Nora Saburnido, a 35-year-old housemaid, from an upper window after she was heard screaming in a locked room at her employer's home. They found she had been burned on both arms with an electric iron, knifed in the left arm and beaten on the right eye.

In Saudi Arabia, Western employees have reported to human rights groups the systematic harassment of Asian housemaids by sponsors and by members of the *mutawana*, the ruthless religious police who are being given ever wider powers to arrest and molest women. One report recounts how in 1993 a Filipina nurse who spoke casually to a male acquaintance in a Riyadh restaurant was arrested by the *mutawana*, held for two days in prison and then ordered to

sign a statement in Arabic which she did not understand. It was a confession of prostitution. In July of the same year, she was taken to a Saudi prison and lashed 40 times by a male prison officer in the presence of laughing *mutawana* officials.

Inside the Malaz prison in Saudi Arabia, a Western nurse — falsely accused of trying to "seduce" US soldiers on the streets of Riyadh — found almost 100 women from the Philippines and Sri Lanka. Their backs were infested with lice, and the women were sometimes left for hours in total darkness. "We heard some pitiful stories," the nurse wrote to the human rights group which took up her case. "Many of the prisoners were domestic helpers who were raped or otherwise abused by [Saudi] employees; if they attempted to run away or became pregnant, they were jailed and sometimes lashed."

These terrible cases have been occurring for at least five years. In November 1992, a Sri Lankan housemaid fled to her embassy in Abu Dhabi after a local housewife had heated a



Many maids seek sanctuary at embassies in Kuwait City

Housemaid tells court of beating

Battered maid tells of five-month ordeal

Accused 'destroyed my diary containing friends' phone numbers so I couldn't contact the

From Our Correspondent

It's a well-known fact that

Housemaid tells court of beating

I was beaten and burned, says maid

21-year-old victim

Jail for Filipina maid's tormentors

News from Gulf newspapers carry regular reports of the abuse of servants

complainted that she was raped by her employer while his wife was having a baby, then slapped and beaten by the wife for allegedly seducing the husband. In the last six months of 1992, four maids tried to commit suicide in the United Arab Emirates alone.

Why do so many Filipinas and Sri Lankans suffer so dreadfully at the hands of Gulf Arab employers? One need only read what the Gulf Arabs think of them. Take, for example, last year's study by the Dubai Police Research and Studies Centre which accused foreign housemaids of theft, torture of children, immorality and desertion. Referring to maids as "walking time bombs", the report claimed that 39.2 per cent were thieves, 35.3 per cent were cruel to children and 22.5 per cent "committed immoral activities".

Sixty-six out of 120 local housewives were the victims of crime by the maids, the report concluded. It stated that one maid had set fire to a two-year-old child, that another had put a baby in a refrigerator to stop it crying, that a third had put a baby in a washing machine in an attempt to kill it.

"You shouldn't take such a Christian — such a Western — point of view about these women," a friend of an Islamic court judge told me in Sharjah. "These maids will get fair treatment if journalists don't exaggerate the trials — if you don't make this into a political circus."

And then, in a lower voice and with a venom that destroyed everything he had said, the man explained himself. "Filipinos as a people are very emotional, they are big liars. They try to extract pity. They are never to be trusted. When it comes to crime — 70 per cent of them are guilty."

So why, I wondered, do the Gulf Arabs employ well over one and a half million Filipinos? "Because they are clean and because they speak English and can educate Gulf children," he replied matter-of-factly. What he did not choose to address were the hundreds — thousands, in the view of human rights groups — of housemaids who are raped and sexually abused in Saudi Arabia and other Gulf states.

What is one to make, for instance, of the Sri Lankan maid who had been sexually molested by her Saudi employer six months ago and, put on board an aircraft home at Dubai airport, spent the journey cringing in her seat and weeping?

Or the even more dreadful case of the housemaid who had been so badly raped by a Saudi that, boarding the Emirates Airlines plane home at Dubai, she cowered beneath one of the aircraft seats and screamed every time she saw a male passenger?

The European air crew decided she was too mentally disturbed to fly and, with great reluctance, off-boarded her before the plane took off.

Blood money may avert execution for Filipina

Abu Dhabi (Reuters) — The son of a man killed by Sarah Balabagan, a Filipina maid, said yesterday he would consider dropping his demand for her execution if the girl's family asks him to show mercy. "If the parents come and ask me to drop the death sentence, maybe I will consider it and the family would discuss it," Faraj al-Baloushi said. "I would consider changing it. We would discuss the request between us."

His remarks were the first sign that the Baloushi family might be willing to soften its stand since an Islamic court last month condemned Balabagan to death in the oasis city of

al-Ain for the premeditated murder of Almas Mohammed al-Baloushi. In line with Islamic law, Baloushi's family has the option to maintain the death sentence or to accept blood money instead. Balabagan said she stabbed Baloushi 34 times after wrestling his knife away during what she said was rape.

Faraj al-Baloushi has rejected previous overtures aimed at saving Balabagan's life and insisted that she should face execution. But officials in the United Arab Emirates have said they would again try to persuade the family to drop their demand for the death sentence in exchange for blood money.

IN BRIEF

Patten promises curb on foreign workers

Hong Kong — The Governor of Hong Kong, Chris Patten, has extended an olive branch to the colony's first fully elected legislature by promising to curb the import of foreign workers from next year. Relations with China, which takes over Hong Kong in mid-1997, took a back seat to domestic issues in the Governor's two-hour annual policy address.

Mr Patten proposed a new labour scheme, to start on 1 January 1996, that would allow for a maximum of 5,000 foreigners employed under the programme to be working in the colony at any one time, compared with 25,000 now. *Reuters*

Indonesian gangs go on rampage

Dili, East Timor — The East Timorese Governor, Ahito Soares, has urged Indonesia's security forces to restore order after gangs of youths rampaged through the capital in the worst unrest in the territory this year. Residents said that youths armed with knives, bamboo sticks and stones continued to gather in several places around the city, after two days of violence, but said that there had been no reports of any further clashes since early yesterday. *Reuters*

White rule draws its last breath

Cape Town — South Africa's parliament is holding a two-day special session to put back on track local government elections which will wipe away the last vestiges of white rule. The 1 November elections, the first all-race local polls since apartheid was imposed in 1948, were put in jeopardy by a Constitutional Court ruling last month which overturned the proclamations by President Nelson Mandela which set up various electoral mechanisms. In four days of talks, ending late on Tuesday, legislators thrashed out a rescue package which shifts crucial powers from the province to the central government. *Reuters*

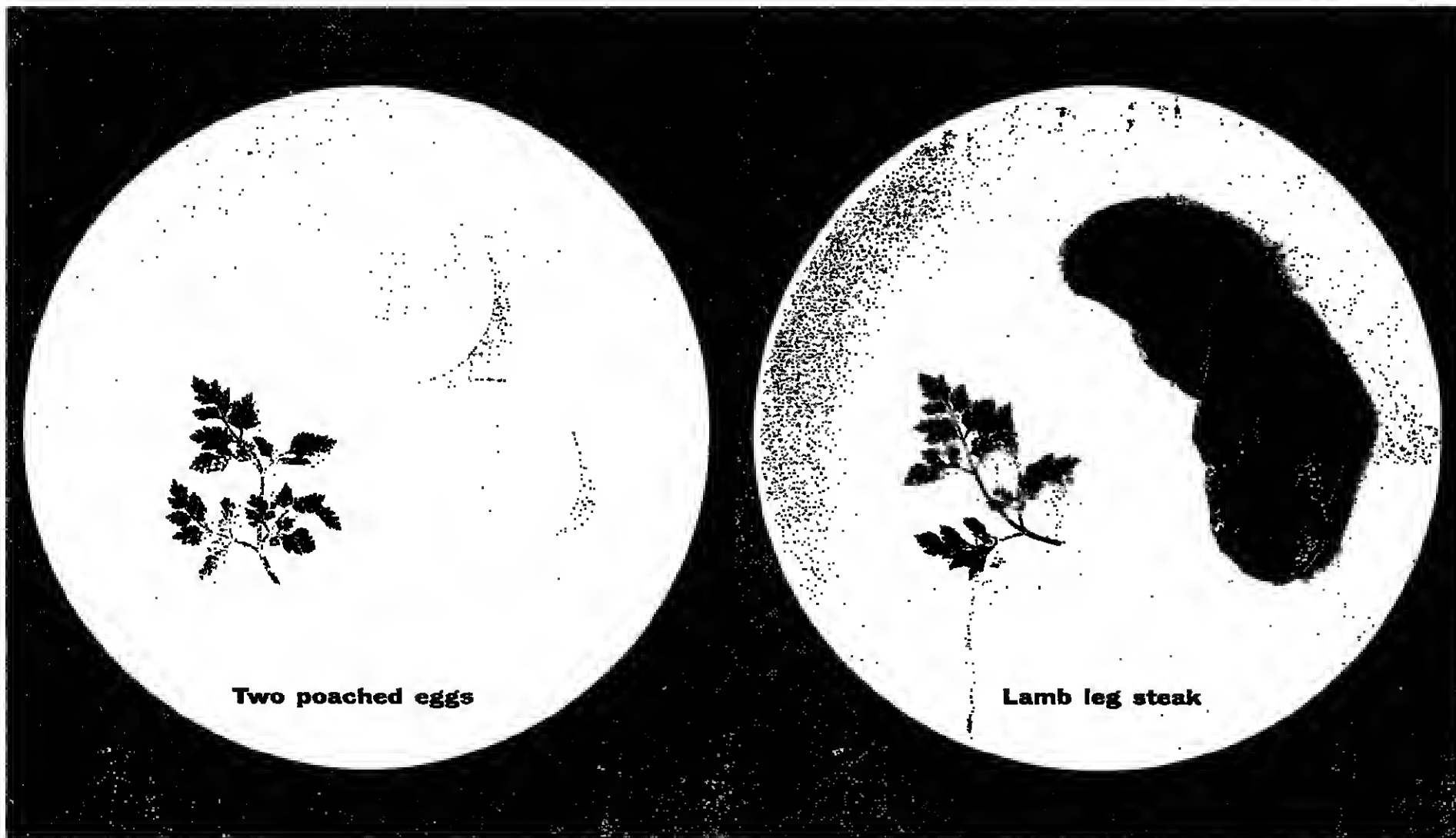
Japan apologises for HIV blood supply

Tokyo — The Japanese government has formally apologised to haemophiliacs who contracted the HIV virus from imported blood products, six years after patients first filed suit against drug firms and the government. It said that delayed government measures had increased the number of victims, 91 of whom have already died after developing Aids. *Reuters*

No ducking the issue for radio ham

Canberra — An Australian man has been fined 2,000 Australian dollars (\$990) for quacking like a duck on his radio transmitter, a court official in the Tasmanian town of Launceston said. Don Desmond Davey, 57, was convicted on Tuesday for broadcasting guilts to 16 charges over the operation and possession of unlicensed radio communications equipment, and was also ordered to hand over his radio. *Reuters*

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Saddam's germ war plan sparks UN fury

MICHAEL SHERIDAN
Diplomatic Editor

Iraq is certain to face indefinite United Nations sanctions after a devastating report yesterday revealed it may still be holding enough biological weapons to kill the world's population several times over.

The head of the UN Special Commission, Rolf Ekeus, told the Security Council that President Saddam Hussein's regime had concealed vast amounts of data on its chemical, biological and nuclear programmes for years after the Gulf war of 1991.

The new information only came to light after the defection to Jordan in August of President Saddam's son-in-law, Hussein Kamal Hassan, head of Iraq's military industrial complex.

The revelations are likely to put an end to pressure from Russia and France to ease UN sanctions on Iraq when the issue next comes up for consideration around 15 November.

"Iraq had made a formal but essentially false declaration of its biological weapons," Mr Ekeus said.

The extent of Baghdad's biological weapons programme had not hitherto been made available to the Security Council. It is understood to include the discovery that Iraqi scientists made 10 times as much anthrax virus than they had declared to UN weapons inspectors. They also were researching botulinum, which causes paralysis, and aflatoxin, a carcinogen which triggers kidney and liver failure.

Among other biological compounds in the Iraqi arsenal were ricin, which damages the lungs, and enterovirus, a cause of blindness and haemorrhage. Mr Ekeus told the Security

Council that there was no proof that Iraq had destroyed any of these weapons.

The US ambassador to the UN, Madeleine Albright, has described the new findings as "chilling". A British official said they showed that "the Iraqis have made a nonsense" of previous UN efforts to investigate their non-conventional weapons.

The new information about Iraq's weapons programmes will change the climate in the UN Security Council over the future of UN sanctions on the country. There is evidence that sanctions are causing intense suffering to ordinary Iraqis. A senior UN official recently said a generation of children was at risk from malnutrition.

The US and Britain, the toughest advocates of continued sanctions, say President Saddam has refused to take advantage of a UN resolution allowing limited oil sales to provide funds for humanitarian needs. In private, many Arab governments favour keeping sanctions to maintain pressure on the Baghdad regime and encourage its eventual demise.

In another sign of instability within the regime, Iraqi opposition activists have announced the defection to Britain of an official who was President Saddam's head of protocol.

But there will be embarrassment for Britain and other European countries in future revelations about the involvement of Western businesses in supplying Iraq with resources for chemical research. A Bedford company, Oxoid, is to be sued by US armed forces personnel who allege the company negligently sold Iraq up to 18 tons of special "growth media" chemicals.



A Baghdad van driver displaying pictures of President Saddam in advance of a presidential referendum on 15 November, the first since 1958

Tidal wave of crime sweeps Iraq

PATRICK COCKBURN
Baghdad

Early this summer Khader al-Douri, former president of Baghdad University, returned home one afternoon in his large Japanese-made saloon car. A gang of car thieves which specialised in expensive vehicles was waiting for him, and shot him dead.

Douri's killers were caught and their trial shown on television, but car theft is so common in Iraq that the police rarely bother follow it up. The United Nations in Baghdad has had four vehicles stolen in the past year, mostly at gunpoint. Many drivers believe the best insurance against losing cars is to hire street gangs to guard them.

Iraq used to have little crime. Punishments were heavy, and during the oil boom it was easy to make money. But the UN embargo on the sale of oil since 1990 means 4 million are now close to starvation, and the rest live from hand to mouth. Even the amputation of the thieves' hands is no deterrent.

Crime is not only violent but highly organised. In June armed men broke into a museum at Assur, the ancient Assyrian capital in northern Iraq. After overpowering three guards they stole 168 objects, including large statues.

"I can do very little to stop them," said Dr Moaid Said, head of the Department of Antiquities in Baghdad. There are 10,000 archaeological sites in Iraq and Dr Said said he has neither the men nor the vehicles to defend them all. Outside his office Range Rovers sit immobilised on tyres that went flat a long time ago and cannot be replaced. "Thieves killed a guard at the museum in Nassariya in the south," he said. "So I have given orders for our men to shoot back in future."

There are no published figures on the crime rate. Abdul Kader al-Janabi, a member of the National Assembly, said: "Crime always increases after

any war because of poverty and hunger. Many gangs were punished and the stealing of cars is going down." Mr Janabi said UN sanctions, not the Iraqi government, is to blame for the crime wave.

Few believe the government has got violence under control. An example is the sudden popularity of guard dogs. Every Friday huge mastiffs go on sale in the part of the Shurjah market that used to deal in pets.

Violent crime is only one aspect of the breakdown of society under the impact of sanctions and hyper-inflation. Bribery is pervasive. Government officials are not allowed to resign but are often paid the

equivalent of \$5 a month. One university professor told how he spent two years trying to resign and only succeeded this summer after bribing hospital doctors "to say I have a serious heart condition". His pension is worth about 50p a month.

Another sign of the disaster facing the educated elite is the book market in the Souq al-Sarraf. Every few yards intellectuals are selling old volumes. A copy of Plutarch's *Lives* fetches less than 10p. One seller said he is giving up all his books to buy food, with the exception of his favourite, Dostoyevsky. Another said that whatever happened he would never sell the works of James Joyce.

Sony senses a market in ESP

RICHARD LLOYD PARRY
Tokyo

After persuading the world to retreat into the private universe of the Walkman, Sony is going one step further: it has disclosed that it is branching out into the paranormal. The Japanese corporation, the leading innovator in consumer electronics, admits it is researching into alternative medicine, spoon-bending, X-ray vision, telepathy and other forms of extra-sensory perception (ESP).

The Sony "Institute of Wisdom" was founded in 1989 at the instigation of the company's founder, Masaharu Ibuka, and Akio Morita, its charismatic former chairman. The company believes it has proved the existence of ESP, and is considering the possibility of machines that would enable us to communicate telepathically - the Sony Spookman, as it is likely to be known.

Mr Ibuka and Mr Morita have long felt that there is more to science and technology than what is repeatable, universal and objective, a spokeswoman said. "Some people have the ability to perceive beyond the five senses. This research is intended to investigate how this happens and why."

A sub-division of the Institute, Extra-Sensory Perception Excitation Research (Esper), has worked with more than 100 possessors of ESP. Subjects were presented with two black plastic containers, one of them containing platinum, the other empty. Psychic individuals were able to "see" the platinum seven times out of 10. Much of the research focuses on the mysterious spiritual energy known as *ki*, which forms the basis of a great deal of traditional oriental medicine.

The company has already devised one product, the Pulse Graph, based on a prototype developed by a South Korean holistic doctor. It is claimed to have a 20 to 30 per cent success rate in diagnosing diseases such as liver cancer.

Rebel attacks threaten Kabul

TIM MCGIRK
Islamabad

Taliban, the Islamic student militia, fought its way closer to Kabul yesterday, capturing several strategic positions in the hills outside the battered Afghan capital.

The Taliban students are no longer armed only with the Koran. Supported by tanks, artillery and reegee fighter-pilots flying MiGs, they have spread Islamic rule over the southern half of the war-weary country. They have vowed to lay siege to Kabul, if President Burhanuddin Rabbani does not step down.

Foreign aid agencies in Kabul say the Taliban has seized two key positions, Charashah and the Kaldabad hills, over the past two days. These new Taliban outposts are only 12 miles south of Kabul, enabling the militia to strike the capital with rockets, a fate Kabul's citizens have endured several times over the past three

years of fighting between government forces and rebels.

After pin-pointing the Taliban's new strongholds with reconnaissance flights two days ago, the government struck back yesterday with a barrage of rockets on the attackers. An aid worker said: "It sounded like a thousand rockets were fired into the hills south of Kabul." The Taliban is advancing along the southern route from Mohamed Agha, but will soon run into a ring of artillery and tank defences around Kabul.

"So far, Kabul's been quiet. No rockets have fallen on the city yet, but it sounds like there's plenty of fighting outside, and it's getting closer," a relief worker said. Residents of the shattered city have rarely experienced a month without rocket attacks, so the Taliban's advance has not yet caused panic. "It's probably safer if people remain in Kabul, at least until they know who controls the surrounding countryside," the relief worker added.



Rabbani has ringed Kabul with defences

The assault is the Taliban's second on Kabul. The militia was within a few miles of the capital last spring, but was routed by government forces under the acting defence minister, Ahmed Shah Masood. The odds have shifted since then. Although the Taliban earlier refused to deal with any of the warring regional commanders who have splintered the coun-

try following the defeat of the pro-Soviet regime in 1992, the Islamic students now have pacts with all Mr Rabbani's enemies, including Communist general, Rasid Dostum. From his fortress headquarters near the northern Uzbek border, General Dostum reportedly is ready to hurl his Russian-made fighter planes into the Taliban siege of Kabul.

The government also accuses Pakistan of supplying the Taliban with military advisers and weapons. Pakistan wants to open a trade route through Afghanistan into the new Central Asian republics.

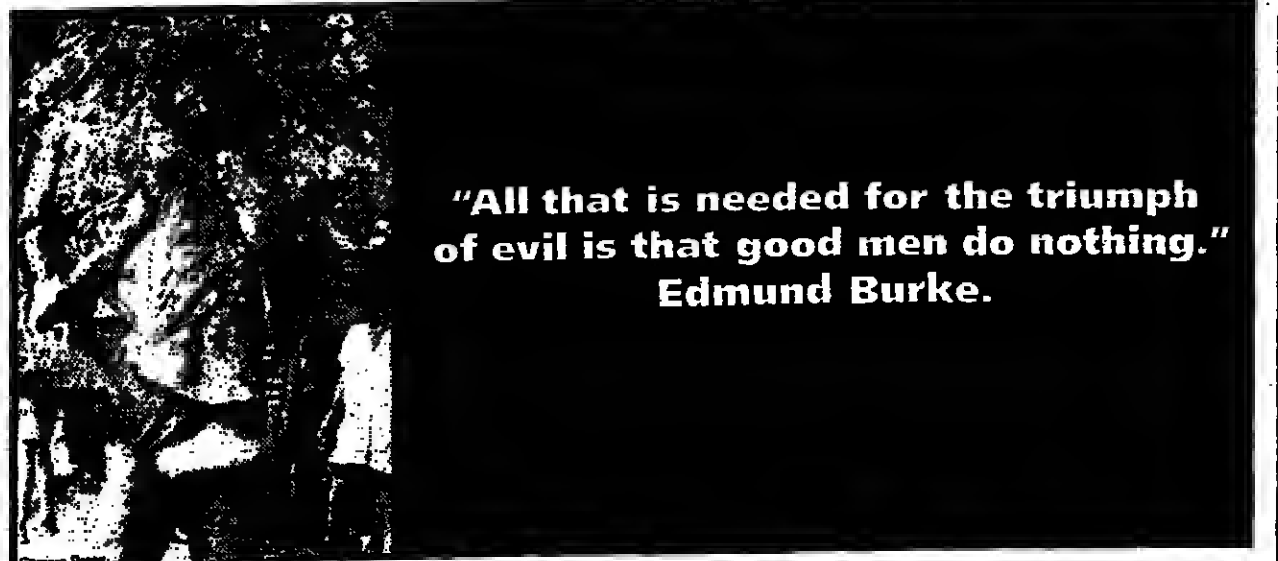
On 5 September the Taliban overran the eastern city of Herat, held by a Rabbani ally. Herat's warlord paid his militiamen only £3 a month, and they surrendered rather than fight the Taliban. Kabul may not fall so fast. Government troops are better paid, loyal and heavily armed. Past experience shows they have no qualms about firing on Koran-wielding warriors.



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international

Hungry children in a Nigerian slum, but life is 'not too bad'

You can catch a glimpse of the slums from the motorways that bisect Lagos: clustered at the edge of a lagoon or spreading like a stain over waste ground, thousands of shacks with rusty roofs. But you do not really know what the slums are like until you are among the houses, a Nigerian friend said as we drove through town.

I was invited to Amukoko by Sister Patricia Hoey, a petite Irish missionary nun who has been working in Nigeria for three decades. For the past few years she has been running a health clinic in the heart of Amukoko, which is built on reclaimed marshland.

An estimated one million people live in Amukoko. They are among the poorest in Lagos, but are not the worst off: they have homes, some have jobs, they even have a couple of broken-down schools.

When it rains, the canals and open drains overflow. The smell of sewage around the Medical Missionaries of Mary compound was strong but the nuns said they only noticed it when it got really hot. "These people wouldn't live here if they had anywhere else to go," said Sister Patricia. "They come from every state in Nigeria and every country in West Africa. There's not much of what you'd call 'social cohesion'. They're drawn by

LAGOS DAYS

the prospect of work and more are coming all the time."

It would make more sense if I were to meet some of the residents, she suggested. Yemi Akintimehin, a 33-year-old health worker who grew up here, would take me along on one of her home visits to a slum where people walked in mud, the roads were strewn with refuse and there were waist-high piles of rubbish.

'Sex is a commodity here', said the Irish nun. 'They sell their bodies to get their kids through school'

Josephine Nwokocha, the object of the visit, lives in a room with her husband and six children. Under the same roof, on either side of a dank corridor which runs the length of a typical single-storey boarding house, are 21 other families. They share a single latrine. But the Nwokochas consider themselves lucky: some families live a dozen to a small room.

"Things aren't too bad because my husband has a job with

a shipping company," said Mrs Nwokocha. "I take the kids to the nuns every morning for a meal. We eat again in the evening when my husband comes home."

Here is how their money works out: Mr Nwokocha earns 2,000 naira a month (£16). Rent is 500 naira a month. So there is 1,500 naira for food, transport, medicines and other necessities. Mrs Nwokocha says she is hap-

py kids are malnourished." The situation should improve, however, when Mrs Nwokocha gets the market stall she has long coveted. She has been accepted into a scheme run by the nuns to set up women in petty trading: old clothes, bottles or simple foodstuffs. She will have to pay rent for her pitch.

We make our way through the smoke-filled corridor - some families are cooking on charcoal stoves - and into the mire of the street. Ms Akintimehin points out the local sights: a school with no windows and 9,000 pupils and, next door, the Samba Hotel, which is a brothel.

"Like everything else here, sex is a commodity," said Sister Patricia. "There's lots of prostitution. Sometimes you couldn't call it that. They sell their bodies to get kids through school."

The nuns - two Nigerian and two Irish - run a leadership course which deals with everything from inter-personal to community relations. They try to encourage basic social analysis: why are the streets so filthy, how come no one makes an effort to clean them, why is there no civic spirit?

Does it improve things? Not much, they reply with a smile - not much.

DAVID ORR



Caring: Health worker Yemi Akintimehin tends one of Josephine Nwokocha's six children

Photograph: David Orr

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Estimated On-The-Road Price ⁽²⁾	£9,215	£12,600	£13,790
Deposit (%)	20%	20%	20%
Deposit (£)	£1,843	£2,520	£2,758
Balance	£7,372	£10,080	£11,032
Total Charges for Credit ⁽³⁾	£1,755.18	£2,393.95	£2,599.68
Total Credit Price	£10,970.18	£14,993.95	£16,389.68
Term (months)	25	25	25
Number of Monthly Payments	24	24	24
Monthly Payments	£216.57	£292.55	£323.97
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Washington rally could stir radical black revival

RUPERT CORNWELL
Washington

Next week's Million Man March of black males is causing apprehension among whites and uncertainty among African-Americans. One result, however, seems sure: a much bigger role in the country's fraught civil rights debate for the march's prime organiser, Louis Farrakhan, leader of the Nation of Islam and *de facto* leader of the radical black movement.

Only a humbly and low turnout stands between Mr Farrakhan and success. But even if the march fails to live precisely up to its name, charter plane and bus bookings across the country suggest it may top the 250,000 who took part in Dr Martin Luther King's celebrated March on Washington in 1963 - and possibly the estimated 600,000 who attended the biggest anti-Vietnam War rally here in November 1969.

But the question which dominates the uneasy run-up to Monday's big event is another: whether the Farrakhan on show will be the militant of old, best known for snarling rhetoric, frequent anti-Semitism, and thinly veiled contempt for women's and gay rights - or a leader capable of channelling black America's grievances and frustrations to productive ends.

Hence the ambivalence about the occasion, from the White House down. President Bill Clinton has no quarrel with many of Mr Farrakhan's goals: to tackle black America's crime, drugs and broken families head-on. The problem lies with the messenger, as Mike McCurry, the President's spokesman

made brutally clear, describing some of Mr Farrakhan's past statements as "bordering on the disgusting".

Pointedly, the White House has not given black staff the day off to attend. And as Washington city officials brace for a day of massive disruption, aides yesterday let it be known that Mr Clinton plans a major speech on frayed US race relations very soon, perhaps at a long-scheduled appearance in Dallas on Monday itself.

And imponderables abound: Will the march remain faithful to its declared goal of "atonement", or will it turn into a giant protest, birth of a new black militancy in the image of Mr Farrakhan? What will be the chemistry with the OJ Simpson affair? And, not least, who will attend?

One person who definitely will not be there is General Colin Powell, author and possible presidential candidate, who has pleaded previously scheduled engagements to promote his book. But his absence is hardly surprising: in political terms Mr Powell counts as a white, as a remarkable poll this week underlined. Among whites, General Powell leads Mr Clinton 54-37 in a theoretical presidential contest. Among blacks, Mr Clinton wins 68-25.

Given the media frenzy that would ensue, speculation that the freshly acquitted OJ will show up seems excessive. More plausible is the presence of his chief defence attorney, Johnnie Cochran, the new hero of black America, who was wont to arrive at court in Los Angeles recently surrounded by Nation of Islam bodyguards.

King 'stole \$350,000 in Lloyds' fraud'

DAVID USBORNE
New York

Don King, the controversial promoter of heavyweight boxer Mike Tyson, is expected to take the stand in a New York court today to answer allegations that he stole \$350,000 from Lloyds of London in a bogus insurance claim.

Prosecutors have charged Mr King with nine counts of insurance fraud arising from a 1991 fight featuring super lightweight champion, Julio Cesar Chavez, that was cancelled after the boxer injured his nose in training. Each count carries a maximum penalty of five years in jail and a fine of \$250,000.

Mr King is accused of padding his claim to Lloyds with an additional \$350,000 in losses which prosecutors say were never actually incurred. US attorney Paul Gardephe said "this number was simply made up by Mr King".

Specifically, Mr King is accused of doctoring the original contract documents signed with Lloyds to insert a rider pur-



In court: Don King, the US boxing promoter

porting that Chavez was paid the \$350,000 in the run-up to the fight, a high-windings bout against Harold Brazier in Las Vegas, as a "non-refundable" training fee. The prosecution has promised Chavez will tell the court that he never actually received any such payment.

Mr King was paid a total of \$671,000 for the loss of the match. His defence has rejected the allegations and says that in any event the promoter had no responsibility for the day-to-day financial running of his empire.

مكتبة الامم

Gillian Shephard has announced a new qualification for headteachers. **Fran Abrams** and **Judith Judd** examine a vital role

Yes, headmaster, it's all down to you

There is a word that aspiring headteachers of the Nineties should hold in their minds and repeat like a mantra in the interview room: vision.

The first question will be: "What do you want to do for this school?" The required answer begins: "My vision for Grindhorpe High..."

In the old days, a headteacher was like a despot - sometimes enlightened, sometimes not. Nowadays he is more like a football manager. Charisma, authority, even evangelism are essential qualities in the modern head. But if the school begins to slip down the league table, then his neck will be on the block.

Yesterday Gillian Shephard put the role of the headteacher at the centre of her education policy. A good head, she said, was the key to a successful school, and professional recognition would do much to raise standards in schools. Her plan for headteacher qualifications has won praise from across the political spectrum - not least from Labour, which announced an identical scheme four months ago.

But why is a head's role so important? As Mrs Shephard said, no enterprise can succeed without leadership, and research has shown time and time again that it is vital in education. A good headteacher inspires and motivates staff and pupils while keeping a firm eye on the school's ultimate goal: raising standards. School inspectors have found a strong link between failing schools and weak leadership.

The Government has already launched Headlamp, a scheme under which new heads are given £2,500 to spend on the training of their choice. They may learn financial management, crisis management and the management of change, the curriculum and pastoral matters.

Such training has been on offer for 20 years but it has been patchy. Heads have attended courses at management centres and those organised by the Industrial Society. Some have even done MBAs to prove their management abilities.

Armed with these skills, new recruits must return to school to win over their staff. A prime example of vision and charisma going awry was set by Michael Clark, employed to improve Wandsworth's failing Battersea Technology College. Nothing if not evangelical, he departed in January after alienating staff by suggesting that they were either for him or against him.

The successful head will set an example to the school. Above all, he or she must be able to focus strongly on what matters most: on standards of teaching

What makes a good headteacher?

Fay Weldon, author
She or he has to be a good manager - a chief executive rather than a leader. Headteachers had to do so much form-filling and paperwork. She or he should be a children's look-up to and respect who can teach them the ways of the world. A good headteacher is a good person!

Mary Warnock, former mistress of Girton College, Cambridge
Good judgement. I shouldn't do anything silly. Living one's life as headteacher is not like any other job. I liked my pupils very much and didn't like the other members of staff at all. I think one has to be very clear-headed and cool.

Will Carling, England rugby captain and management consultant
The ability to let each individual under his/her charge flourish. That means teachers and pupils.

David Smith, head of Bradford Grammar School
He has got to like children more than anything. That's about it. Let everybody else talk about dynamic leadership and management.

Rosanne Randle, head of Dame Alice Hampden School, Bedford
Vision. But it's no longer about inspirational leadership. Team leadership is what matters.

Tony Mooney, head of Rutlish, John Major's old school
Patience, sense of humour and an understanding of people. They must keep up to date in developments in teaching and must talk to teachers and encourage them in what they're doing. He or she must be a critical friend.

Peter Hullah, head of Chetham's School of Music, Manchester
Someone who likes people and realises they are his greatest resource. Who is good at listening and understanding that people learn from their mistakes.

Ralph Ullman, head of Wellington College
Someone with a clear sense of direction who is good at persuading other people that the things you want them to do are the things they want to do.

Dr John Moore, head of King's School, Worcester
The ability to listen. To take decisions and to cope with the totally unexpected.

and learning. Five years ago it would have been unusual for a head to spend time watching staff work, but inspections and appraisals have changed that. Now the classroom door is never really closed.

But being a headteacher is not just about leading - it is also about inspiring. Here another fashionable word comes into play: empowerment. The best headteachers make their staff feel that they can have ideas of their own and that if they take calculated risks they will receive support.

A personal touch is important - something, according to Professor Michael Barber of London's Institute of Education, that women heads display more than men. One head he met sent a card to every former member of staff on their first day in a new job, saying: "Good luck and thanks for everything you did for us."

"People remember that kind of thing - it really matters," he says.

While the teachers will mutter in the staff room about one of their number who is lazy and incompetent, they will write against the head who tries to have him or her replaced.

The first year or so will fly by in a whirl of new initiatives. While these will be in place by the second year, few improvements may yet be visible. This is the time when a good headteacher keeps faith, and constantly tells the rest of the school: "It will work. Give it time." It would be a very strong head, not to say a foolish one, who never

had doubts. But the key to success is never to show them.

The staff will not be the only ones whose spirits need bolstering from time to time. In 1993 the Government gave school governors the role and duties of employers, and hence they now play a much bigger part in the running of the school than they used to. While some heads can wrap their governors round their fingers, others have more trouble. The Secondary Heads Association takes about six calls a day from headteachers worried about

their relations with their governing body.

Heads today must perform a delicate balancing act at all times between the demands of staff, pupils, parents and governors. The demands of their spouses and children will generally take fifth and sixth place in their attentions - the job usually begins at around 7.45am and continues until nine or 10 at night, when the governors' meeting, parents' evening or school play finishes.

And although many headteachers talk of the occasional

joys the job brings - the success of an initially unpromising pupil, the school production which goes without a hitch - more dwell upon its stresses and strains. Most heads now are appointed in their late thirties or early forties, and an increasing number are taking early retirement in their fifties on health grounds. Some of those who go are victims of "football manager syndrome", people's tendency to seek a scapegoat when things go wrong, but many have genuinely fallen ill through overwork.

So what can we do to make sure that good headteachers get even better? How can we give bad heads the kick-start they need to improve?

Yes, Mrs Shephard's course will help aspiring heads to take advantage of training, but the profession is divided about them. While all welcome the principle that would-be headteachers should be better trained, some warn of the danger of expecting certificates from all. Government could be lulled into a false sense of security, believing that any candidate with the qualification is fit to be a head some day. But others believe it will be a starting point: without it, a deputy head will not ever start down the rocky road to successful headship.

But the crunch time for many heads comes six or seven years after taking up a post. By this time the impetus of those first new initiatives has begun to slacken, and the flow of ideas may be becoming a little sluggish. Professor Barber suggests sabbaticals, which could allow them to refresh their ideas and to take a breather from the daily grind in school.

Ousted, the schools inspection body is already offering primary school headteachers the chance to spend a year or attachment to its teams of inspectors. This is certainly one way in which a head can pick up new ideas and judge his or her school's performance against that of others, although there are questions to be raised about whether it does anything for the quality of school inspections.

Another new initiative being mooted in London could also help. A group of heads is planning to set up an English version of the Principal Center at Harvard, in the United States, where heads can meet, take in-service courses and discuss the latest issues. Such networks could form a useful service: headship can be a lonely business.

While Labour and the Conservatives want training for heads, Labour also wants to provide more back-up. Under Labour, "super-teachers" would have leadership skills but would also provide an example of excellence in the staff room. And with better training for governors, the post of the head could become less arduous.

But there is a harder fact that most new heads must face: some of them will fail. And for those who do not recognise their own unsuitability and leave, there must be mechanisms to ease the passage out of office.

As one American commentator put it recently: "Ten years ago if I had a vision they would have locked me up. Now I can't get a job without one." Nor, in the brave new educational world of the Nineties, would he be able to keep one.

Diary

JOHN WALSH

"This bewitching multimedia experience," is how Virgin Records describes the new CD-ROM version of the Rolling Stones' *Voodoo Lounge* album, available soon. And it's true, up to a point. This clever device lets you imagine you're in the computerised corridors of a Louisiana mansion, wandering through a dozen marmoreal rooms whose wall-paintings burst into life at the click of a mouse, wandering past a couple of dozen tableaux vivants of grooving "scenesters" and young women in ill-fitting frocks, while tracks from the million-selling album play to suitably recherché bits of video.

You can choose which room to visit, from a special chart like a Cluedo board. And when you've finished weighing up the merits of "Billard Room" and "Dining Room", your eye eventually falls on "Ladies' Room". Surely, you think to yourself, they can't be so gross as ... ? But you click on it anyway, and discover that you are indeed in a pristine, *World of Interiors* women's lavaboo, where Mick Jagger can be found by the sink instructing a freezing beauty about the importance of wearing warm clothing. Beyond him there are three cubicles with their doors shut. Surely they can't be made to spring open, to disclose Jerry Hall sitting ... You try it, anyway. Two of the doors, when clicked on, emit shrieks of female laughter. The third simply unfurls a 100-roll on which are written the lyrics of Keith Richards's song, "The Worst". Taste, it seems, is not quite dead, even among elderly rockers.



Hall: not in these cubicles

Fashion accessory of the week was the rakishly dented homburg worn by the novelist Walter Mosley at the party thrown for him (and his new book of criminal lowlife, *R's Dream*) at Vogue House in London on Monday night. Co-hosted by *Q* magazine, it was the week's hot ticket. Nick Cave, the cadaverous British singer to be found romancing Kylie Minogue on the upper slopes of the nation's pop charts, was given a brisk lesson in crime literature by m'colleague Vicky Ward. (Typically, she recommended Willie Collins's *The Moonstone*, 1868.) A brace of

heavyweight Yanks' agents, Ed Victor and Abner Stein, prowled about like off-duty assassins. A charabanc-tour of lovelies from the Sunday's glamour agency flicked their hair and prevailed upon the sleepy-eyed but gamely seductive Mr Mosley to sign their copies of his book. *Q*'s popular editor-elect, Angus McKinnon, reminisced about his ebullient and shockingly maligned predecessor, Michael VerMeulen, while a galecrashing suit from the rival *Esquire* complained loudly about the iniquity of McKinnon's appointment, failing to mention that he had himself applied for the job.

The evening's most remarkable sight was that of Mr Mosley's companion, a New York performance poet called Stormy Webster (possibly not her real name), a vision in combat boots, nose-ring and half-shaved, half-dreadlocked baret. Some way into the party, she subsided to the floor with crashed-out, Bandelairian elegance and deflected all attempts to raise her by the words, "It's OK - I am highly elastic". The only sight to mar the proceedings was that of a chap from the buying department of

Pipeline, the book-distribution company, who wandered in wearing an anorak. It was, need I say, the only anorak to have passed through the portals of Vogue House in many a long year. Fashion writers fainted. Style advisers turned pale. But all attempts to divest him of this unspeakable garment were thwarted. "My T-shirt," he explained to Condé Nast's fragrant (and aghast) promotions diva, "is covered in rude words."

Far be it from me to speak ill of the dead, but the obituaries of Lord Howe of the Bristol seem to have left out a detail or two. "If he had any enemies, or even a detractor, they would be extremely hard to find," wrote Lord Whitelaw in these pages. Not all that far, it seems. Readers of Anthony Sampson's *Anatomy of Britain Now* may recall what a rough ride Sir Alec (as he then was) was given by parliamentarians and ex-FO colleagues invited to contribute to the book, published in 1965, a year after Home had lost the general election to Harold Wilson. Sampson recalls the shock to cabinet colleagues when Sir Alec became PM and quotes one minister as saying: "It will put the Tory party back by 20 years. His views on Africa are semi-Portuguese." Sampson himself recalls the great man's "embarrassing clichés about Africans: never having discovered the wheel". But of course political memories can be very selective. Tuesday's *Daily Mirror*, for instance, spoke in hushed tones about "the last of the great Tory gentlemen" and praised his "quiet dignity". This wouldn't be the same *Mirror*, would it, which greeted his rise to Foreign Secretary, in 1960, as "the most reckless political appointment since the Emperor Caligula made his horse a consul" ...

Hell Hath No Fury Dept. The publication in November of Philip Hoare's biography of Noël Coward has prompted the unusual spectacle of a skeleton demanding to be let out of the cupboard. A writer called Michael Thornton wrote on Monday to *Gay Times*, to say that he is widely known



Coward: a serious omission?

to be Coward's last lover and that he is appalled by the lack of recognition of this interesting fact. "Why ... is there complete silence over this affair," he demands to know, "and not a single reference to Thornton in Philip Hoare's new biography of Coward? ... Have the lawyers been at work, or is the gentleman concerned overcome by sudden shyness?" For a biographer to leave out his subject's *demiur bonquette* is clearly a serious omission. Over to Philip Hoare: "My God, how boring my book would have been if I'd trolled out all the Thorntons of this world. Noël had numerous brief encounters. It's sad that what was probably a one-night stand for Noël, one he probably forgot the following week, should be a lifetime's resentment for poor Mr Thornton." Chaps, please.

An early contender for the title of Most Emetic Invention of the Autumn is the "Singing Santa", which will shortly be appearing in a department store near you. This rebarbative device is powered by a voice-and-music silicon chip which is activated by anyone walking past it. According to Neil Sutton, a columnist on the excellent *Electrical Review*, who has clapped eyes on the prototype, the Singing Santa resembles "a twinkled-eyed, smirking, elderly pederast" and bursts into a few cheerful bars of "We Wish You a Merry Christmas" when anyone goes by. I foresee an unprecedented number of courts delivering verdicts of justifiable homicide ("The cause of death, m'lud, was a blow from a piece of flying plaster") come January.

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Let the children sing and squawk

Anyone who has ever stopped to chat to an American or Australian tourist will agree that they are generally more articulate than their fellow English speakers, the Brits. But there is a big difference between the two. The American or Australian is usually speaking with a clear, confident, and unhesitant accent. The British, on the other hand, is often speaking with a hesitant, uncertain, and sometimes even a stuttering accent. This is not to say that the British are not intelligent or articulate, but it is to say that they are often not as confident as their American or Australian counterparts.

It will be incredibly difficult to award a grade for spoken English in a GCSE while still accommodating regional accents and variations in spoken grammar. And even if the examiners are experts in a particular local dialect, how will they cope with the Tynesider who moved to East London at the age of eight, or the Liverpudlian whose parents came from Devon? There is good reason for children learning to read and write a standard English, but that should not stop them using in conversation the beautiful and various words, phrases and grammatical structures that have persisted in different parts of the country over the centuries. Teach them to speak in a particular way, and you will inevitably undermine that rich diversity.

Quite apart from the sacrifice of trying to standardise a conversational language, there is a serious problem about which regional accent is branded as "official". As always it will be the Queen's English – a particular London variation of the English of the Middle Ages that just happened to become the dialect of the upper classes. So the children of the Home Counties' middle classes will not find it too difficult to adapt their speaking habits, while their cockney and scouse class-mates will be at an immediate disadvantage.

Mrs Shephard is absolutely right that communication "by grunt" or by fluster or stammer or mutter or any other such manifestation of the nervous Brit is just not good enough. But the British oral problem is not one of grammar, it is one of confidence and practice. The advantage the Americans have is not that they are taught a strict spoken grammar, nor that they have regional accents drummed out of them; it is that the whole of their culture teaches them to speak out and keep talking, while their British counterparts are expected to be seen and not heard. Compare the "show and tell" scenes in American school films or Snoopy cartoons with the "what I did on my holiday" essays that English children rarely even get to read aloud.

The same is true of teaching British children foreign languages. Having learnt countless rules of grammar and written vocabulary, they pass their GCSEs still too inhibited to chat in French or German. Not so their European counterparts.

The Campaign for Better Use of the English Language is being chaired by the news reader Trevor MacDonald. Surely Vanessa Feltz, the daytime chat show host, would be a better role model? We should be looking to encourage people to express themselves and communicate with confidence, not to read clearly from an autocue.

Mrs Shephard should abandon any plan to test spoken English in the GCSE. It would inevitably become a test either of elocution or bravado. Making children self-conscious about the phrases or the intonation they use would only inhibit them further. Instead, they should be encouraged to talk in front of their classmates. Less Henry Higgins elocution lessons, and more Eliza Doolittle singing and squawking with confidence in her native cockney.

A league table too far

For the thousands of anxious couples struggling to negotiate the complicated procedures of in-vitro fertilisation, yesterday's Patient's Guide published by the Human Fertilisation and Embryology Authority will be very welcome. But the statistical league table of clinics that accompanies the guide should carry a health warning.

In-vitro fertilisation is generally the last resort for desperate couples who have tried every other means to have a child. Few would-be parents are medical experts and they are almost bound to be baffled by the battery of medical explanations and treatments that are offered them. Then there's the problem of where to go: the worry that the clinic down the road with the shorter waiting lists and lower prices may not be as good as the hospital in the city 50 miles away. The success rate in terms of babies per IVF treatment varies from nil to 20 per cent depending on which clinic you go to. The Patient's Guide is a welcome aid to help couples through the confusion.

But if information is to help couples or to provide an incentive for bad clinics to improve then it cannot be misleading. And that is where the HFEA report fails. It gives a figure for the "live birth rate" – the number of births for every treatment attempted – for every hospital. It supposedly takes into account both differences among the women treated and the fertility problems that are tackled in each clinic. If one hospital specialises in predominantly older women who have less

chance of getting pregnant than their younger counterparts, the hospital success rate will be adjusted to take that into account.

There are three main problems. First, the number of patients treated in one-third of the clinics is simply too small to be statistically meaningful. The Children's Fertility Unit, for example, only treated 40 couples. Second, the fact that in such a fast-moving area patients depend on tables that are already two years old (the latest figures are for 1993) must render them of limited value. Finally, it is virtually impossible to include every important difference between hospital treatments, especially as the better clinics are constantly innovating. Certain forms of genetic screening of embryos, for example, reduce the chance of successful pregnancy because some of the embryos have to be destroyed. On the other hand, they do increase the chance of bearing a healthy child. It would not be sensible if hospitals felt pressured to give up genetic screening in order to boost their "live birth rate" and so their position in the league table.

To be fair to the HFEA, it does say clearly that the league tables should not be used as the only guide to choosing a fertility treatment centre. But when information is so powerful and so vital to those dependent on it, the purveyors of the facts and figures have an even greater responsibility. Publishing the information is a good idea, but the comparisons need to be handled with considerable caution.

ANOTHER VIEW Michael Horowitz

Poetry's enter-prize culture

Big money awards for poetry competitions have proliferated in recent years. So has the hard-selling of poetry books and of spurious "new generations" by means of megahype banalities such as "poetry is the new rock'n'roll". The harsh lies of money speak, like the careerist incentives of the (so-called) enterprise (so-called) culture jingle against the grain of the sullen art. Today is National Poetry Day, and tonight the winners of one of the biggest set of money awards, the Forward Poetry Prizes, will be announced. Meanwhile, carefully nurtured poetry lists are axed overnight; profit-fixated marketing rules. Most competitions print the amounts of their money prizes in much bigger and bolder type than anything else, to entice large numbers of fortune-bunters, as opposed to the smaller numbers likely to be trying to write honest-to-goodness poetry for his own sake.

Poetry is not the new rock'n'roll. Poetry preceded and infused the blues, gospel and folk music, and still infuses the best rock, punk and rap. Exactly 30 years ago, before pop concerts hit bingo, a co-operative of 16 beat, jazz and sound poets headed by Allen Ginsberg filled London's Albert Hall to overflowing. Without this continuum of poetic voices and visions, Ginsberg's disciple Bob Dylan would never have reclaimed folk music from the shadows or shouted lines like "While money doesn't talk, it swears/obscenity who really cares/propaganda all is phoney".

Money prizes are directed at the big-time and the headlines, whereas art and

literature are news that stays news because of the intrinsic richness of their forms and content. The danger is that national poetry prizes and days will reinforce empty monetarism and narrow little Englandism. As official literary administrations seem ever more careerist, materialistic and insular, the Royal Albert Hall is being restored as a Temple of the Muses. Next Monday sees the "Return of the Reformatory" (Ginsberg, Zephaniah, Sorley MacLean, Brendan Kennelly, Anne Waldman et al). And on 7 July next year we'll celebrate the "First International Poetry Day".

Keats thought poems should grow "as naturally as the leaves to a tree", not as credits to a CV. In 1990 Sir Geoffrey Howe said: "Every time you sing 'Jerusalem', with its dark satanic mills clouding the green and pleasant land, you are reinforcing an anti-manufacturing prejudice". Not a prejudice – just a commitment to the planet and to the integrity of inner directions that's every true poet's birthright.

The beautiful truths of Keats and Blake long outlive the corruptions and destructions manufactured by the likes of Thatcher and Howe. Let's put the overblown dreams and fabrications of Loadsmoney aside and look again at the harder incentives of Jerusalem-building – to fulfil human and imaginative potential, worldwide; from each according to their ability, to each according to their need.

The writer is author of *Wordsounds & Sightlines: New & Selected Poems*; Sinclair Stevenson, £6.99.



Recruiting Young Conservatives

LETTERS TO THE EDITOR

Howarth's accurate assessment Good opportunities for black Britons

From The Rt Rev Edward Holland

Sir: Can the Government not understand that many of us share Alan Howarth's unhappiness with present policies? We do not want the tax cuts but, rather, wish to see taxes used well to strengthen the health service, education, investment in business, and the reduction of unemployment.

The Government underestimates us when it offers us the carrot of cuts in taxation. We are concerned for the health of our country and the future and wish to see the infrastructure strengthened and improved. Anyone can see the effect on schools, hospitals, those in need of care, even prisons, the armed forces and the arts. And the Lottery cannot be the answer to all these problems! Many of us would be glad to see a policy of increased taxation if the money were well used. Yours faithfully, EDWARD HOLLAND (Bishop of Colchester) Colchester, Essex 10 October

From Dr Peter South

Sir: Andrew Marr asserts ("Must Major drown in dirty blue water?", 10 October) that "it is hard to argue that Major is a harsh, punitive, indecent or immoral politician as compared with Margaret Thatcher, whom Howarth happily supported". However, Margaret Thatcher, powerful leader that she was, had to push her radical policies against the arguments of a vocal and articulate array of moderates such as Howe, Hurd, Clarke and the two Potters, who were less easily scuttled than the aptly named "wets".

In comparison, John Major, although a decent man, is up against a formidable group of right-wingers, such as Portillo, Redwood, Lilley and the loyal, respectable Howard, who are fully conscious of their relative power. He is the nice lad who is impressionable and has fallen in with the wrong crowd.

Verdicts on the legal profession

From Mr Nicholas Draycott

Sir: In your letters section "Balancing solicitors' oeds and clients' rights" (9 October) Martin Means, the new Law Society president, is berated for his angry response to the *Which?* report about poor legal advice.

For all his obvious faults, Mr Means should at least be given credit for unashamedly admitting that the function of the Law Society is (and in truth always has been) to uphold and protect solicitors' interests. This refreshing honesty should obviate those nauseatingly hypocritical debates between the Law Society and the Bar, where diametrically opposed views are paraded as being "in the public interest".

Equally, given this pragmatic approach, Tony Blair's assumption that the legal profession could be prevailed upon to undertake some free world exposes Blair as a naive sentimentalist and raises doubts about his judgement and common sense. Yours faithfully, NICHOLAS DRAYCOTT Sydenham, Oxfordshire 10 October

This, perhaps, was the true comparison Alan Howarth had to make before deciding to leave the party in which he had served as a minister. Yours truly, PETER SOUTH Frittenden, Kent 10 October

From Mr Robin Alexander

Sir: I find the description of John Major by Andrew Marr and other commentators as a "decent man" incomprehensible. He is answerable for, *inter alia*, the vicious job-seeker's allowance, the cut in income support help for mortgage payers and the consequent increase in homelessness, the anti-democratic Criminal Justice Act, the Asylum and Immigration Bill, the sackings of hundreds of teachers, the planned closure of Bart's hospital – the oldest public hospital in the world – and the general wrecking of parts of the NHS. The list of the depravities perpetrated by his ministers for which he must take ultimate responsibility is endless. Some decency. Yours faithfully, ROBIN ALEXANDER London, WC1 10 October

From Mr Simon James

Sir: So, Alan Howarth, MP until recently a member of the far right No Turning Back group, has joined the Labour Party, saying his views have not changed. Does this not show that a "new" Labour government would just be an old Tory one? Yours faithfully, SIMON JAMES London, SW17 10 October

From Mr Antony Boase

Sir: Waking up to the early morning news on my radio alarm, I could have sworn I heard that Michael Howard had defected to the Labour Party. If only. Yours sincerely, ANTONY BOASE Wooddinton, Cambridgeshire 8 October

From Ms Nicola Jayne Enston

Sir: It is admirable that certain eminent barristers are prepared to undertake work for no fee in response to Tony Blair's plea for lawyers to improve citizens' access to justice. Unfortunately, legal aid is scarce and it is likely to become something of a rarity if the proposals contained in the Green Paper *Legal Aid – Tackling Need* are implemented.

Nevertheless, it is unfair to expect lawyers to resolve the problems of inadequate government funding, by urging them "freely to donate their professional services". It should not be forgotten that many experienced and inexperienced barristers already undertake *pro bono* work on a regular basis throughout organisations such as the Free Representation Unit.

It is time that misconceptions about lawyers being affluent, extravagant and selfish were corrected, when the reality is somewhat different. It will be interesting to see if doctors and surgeons are approached in the same way and asked to treat patients on a *pro bono* basis to improve access to health care. Yours sincerely, NICOLA JAYNE ENSTON Colwyn Bay, Cwyd

From Mr Geoffrey Perret

Sir: The admiration you rightly feel for General Colin Powell appears stronger than your grasp of social and racial realities ("Far from the promised land", 10 October). It is a myth that social mobility is sluggish in this country and buoyant in the US. The rate of social mobility, ie the changes in socio-economic status of one generation of people when compared with their parents' – has been approximately 30 per cent in nearly all developed countries, including Britain and the US, since before the Second World War.

Moreover, the US now has, according to the OECD, the smallest middle class, as a proportion of the total population, of any developed nation. This reflects the fact that just 1 per cent of Americans own 40 per cent of the wealth. Britain's top 1 per cent, by way of comparison, owns 18 per cent of the national wealth. On current trends, the US could end up a geo-economic profile more closely resembling that of a Third World nation than anything most people associate with an industrialised country.

Nor can I share your enthusiasm for Clarence Thomas. Millions of Americans believe he perjured himself to get on to the Supreme Court. The circumstances surrounding Thomas's

appointment, including George Bush's ludicrous claim that he was "the best qualified person in America", combined tragedy and farce. An example to shame the British people? Perhaps not.

You also forget those black immigrants who have succeeded here, such as Lord Pitt, who arrived with nothing but ability and a commitment to public service, only to conclude his career in the House of Lords and as a widely admired member of one of the most exclusive British clubs of all, the Great and the Good. General Powell's assertion that sergeant-major was the most he could have expected to become had his parents boarded a ship heading for Southampton underestimates both his own talents and this country's.

Yours faithfully, GEOFFREY PERRET Beverley, Humberside 10 October

From Mr Michael Gottlieb

Sir: What point exactly are you making in your leading article? Are you saying that blacks are not in senior positions in the Army, politics or industry because of conscious and unconscious discrimination on the part of employers? If so, you are mistaken. No doubt discrimination goes on in Britain, as it does the world over, but you seem to be implying that it is on such a wholesale level as

Identifying the fascist mentality

From Mr John Doherty

Sir: Felipe Fernandez-Armesto (Essay, 9 October) is right. Fascism is too complex a monster to be amenable to hair-splitting definition. Why? Partly because historians habitually identify fascism with extreme right-wing ideologies.

Looked at from a purely psychological perspective, fascism is first and foremost a state of mind that readily adapts itself not only to the far right, but also to an endless spectrum of political and religious belief systems, including Communism, Islam and Christianity.

Stalin, despite his Communist credentials, was a fascist dictator differing little from Hitler. He meets all of Felipe Fernandez-Armesto's defining criteria: he put the group before the individual, order before freedom, cohesion before diversity, revenge before reconciliation, retribution before compassion, the supremacy of the strong before the defence of the weak.

The institutionalisation of the fascist mentality marks the transition from primitive Christianity into Roman Catholicism so that the persecuting popes can be lined up beside Hitler and Stalin. Khomeini likewise. He, like his

illustrious European counterparts, was driven by what may be described as a purification compulsion. His sanitising crusade was launched to purge Islam of all who resisted the spread of his own idiosyncratic brand of Shi'ism; Stalin launched pogroms against any who might pollute his paranoid notions about the nature of Soviet Communism; the persecuting popes instigated their orgy of doctrinal cleansing by burning heretics; we don't need to be reminded how assiduously Hitler's most ardent disciples implemented his policy of "ethnic cleansing".

The point is this: fascism will not – indeed cannot – even begin to make sense until we strip it of all political and religious connotations and begin to see it for what it initially is – a state of mind searching for an ideology.

Yours sincerely, JOHN DOHERTY Cult Research International London, N8 10 October

From Mr Julian Smith

Sir: Felipe Fernandez-Armesto asserts in his commendable article on fascism that "exponents of the selfish gene seem to vindicate

to ensure that blacks do not even get a look-in.

A number of my friends, who head up leading national and international firms, tell me that the reason why no more than a small number of blacks are in senior jobs is simply that they do not apply. The skills shortage, at senior as well as junior levels, is so acute that I cannot believe there is any other reason.

"Businessmen" are extremely practical people. I happen to employ one black manager, responsible for one of my restaurants with a £3.5m turnover. So what? I am effectively colour-blind and would employ as many good people, regardless of their colour, as I could find. However, if they are not applying for the job I cannot go out and deliberately find them.

As an American who has lived here since 1970, I am convinced that there are proportionately as many openings for blacks in Britain as in the US. Perhaps unconscious preconceptions prevent them from seeing the opportunities that are there for them to grab.

The door is open, I assure you; if only they would believe it. Yours sincerely, MICHAEL GOTTLIEB Proprietor Smolensky's Restaurants London, WC2 10 October

Hitler's divine commandment, thou shalt preserve the species", as an example of how "modern science has confronted us with a nakedly amoral and aggressive attitude world".

While it may be true that some scientific analyses of nature do rightly underlie this ruthless, relentless process, I don't think that the scientists themselves can be blamed – unless, of course, their science is informed by fascist opinions. The "selfish gene" hypothesis of Richard Dawkins is based on the author's belief that yes, it is a cruel world, the weak will go to the wall, and the strongest will take the power, unless moral human beings take steps to prevent this. Fascism in all its forms is therefore something that proponents of the "selfish gene", or at least its originator, are implicitly and implacably opposed to.

Science and scientists are no more or less a threat to freedom than they ever have been. Yes, scientific endeavours must be monitored and policed to avoid the occasional disaster. But scientists have yet to become the new SS.

Yours faithfully, JULIAN SMITH London, W3 9 October

Prostitution facts

From Ms Maggie O'Neill

Sir: Angel Lambert ("Keep out. This is a private view", 26 September) reports mistakenly that I believe that "one man in 10 visits a prostitute". There is no reliable data in Britain to produce this kind of generalisation. When asked by Ms Lambert about clients, I did suggest that she talk to a project based in the West Midlands, where this figure had been extrapolated from numbers of contacts women had had with clients over a certain period. As a professional researcher and

sociologist, I am not in the business of believing generalisations without reliable data.

Also, I have not been "collecting information on prostitutes since 1993". However, I have been engaged in researching prostitution as a cultural practice since 1990, and I have been engaged in action research, often with women and young people who are working as prostitutes, in order to help develop policy changes.

Yours sincerely, MAGGIE O'NEILL Senior Lecturer in Sociology Staffordshire University Stoke-on-Trent

Battle of Brussels

From Mr Roger Moores

Sir: Just over 51 years and a month ago, British soldiers were fighting for Brussels. I believe they were proud to be doing so. Yours sincerely, ROGER MOORES Colchester 11 October

Letters should be addressed to Letters to the Editor, and include a daytime telephone number. (Fax: 0171-293 2056; e-mail: letters@independent.co.uk) Letters may be edited for length and clarity.

Sing

Proo

مكتبة الامم

comment

Are you goin' to read my poem?

Today is National Poetry Day
So why not put your prose
away
And spend a little bit of time
Trying to communicate in
rhyme!

For instance, at the breakfast
table,
Avoid, as far as you are able,
Your unthinking repertoire
of prose
Like, "No more coffee, I
suppose?"
"What's the forecast say
today?"
"They think that rain is on
the way".
"Anything for me in the
post?"
Or "Do us another bit of
toast."

Don't be so predictable!
Don't rise from bed with
mind like wool.
And sit there in a soggy daze.
Come in brightly! Sparkle!
Amaze!

Tap dance a little! Wave your
hands!
Utter stuff that rhymes and
scans!
Say: "Time to break our fast
together!
Time to hear the news and
weather!"

"Goodbye to sleepy head and
pillow -
Let's brace ourselves for Mr
Portillo,
As he abandons common
sense
And hijacks the Tory
conference!"

"Or why not turn the radio
on
And - avoiding Radios 2 & 1
- Go straight for dear old
Radio 3
And solve the weekly
mystery:
Who's composer of the
week?

Is it some modern Finn or
Greek.
Whose cacophonous sounds
are summoned
For the cars alone of Sir
John Drummond?
Or is it Grieg or Arthur Bliss
Or someone safer still than
this?"

You see? It's not so very
hard
To spout crude doggerel by
the yard.
(It's even easier to speak in
verse
If you are willing to rehearse.
In Shakespeare they do it all
the time
Even if blank verse doesn't
rhyme.)

It lifts the spirit, cheers you
up.
"Yes, please, could you pour
a cup
Of fresh ground coffee, not
too strong?"

After that, I must get
along ...

Al, it's nearly time for work
So, as you drive through fog
and murk
Towards your workplace (if
you're employed)
Don't let your mind become
a void!
Prepare the odd resounding
line!
Open the shutters of your
mind!

(Yes, I know that "mind" and
"line"
Don't really rhyme, but now
that's fine.
Rhymes that used to be nut
of court
Are now "half-rhymes",
eagerly sought.

It's all because of WH
Auden.
The arbiter of all things
modern.
"Auden" and "modern"!
Another rhyme



MILES KINGTON

Considered dreadful in its
time ...)

When at your workplace you
arrive,
Cry: "Gosh it's good to be
alive!
Hot doggy, yes sirree!
Mens sana in sano corpore!"
(Of course, it should be
"corpore sano"
But nothing rhymes, except
for guano.)

And so, through National
Poetry Day,
Never lose a chance to say
The first thing that comes
into your mind
As long as the second is nearly
rhymed!

Normally our speech is so
empirical:
Leap at the chance to make
it lyrical!
Wax euphoric! Go poetic!
Not to try would be pathetic!
And when Friday comes and
Thursday goes
You can gratefully revert to
prose.

For help with this poem,
financial aid,
And future subsidy promises
made
We'd like to thank the Lottery.
The Arts Council and the
Treasury.
We'd really like to, but we can't.
None of the buggers would
give us a grant.

Singing that old tax-cutting tune

Tories are good at talking about spending curbs, but rather bad at getting round to them

Alan Howarth, Labour's newest MP, is having more of an impact on Budget thinking than he may realise. With the Government's majority now dangerously slim, the balance of risk is turning in favour of a serious bout of tax cutting this year. A few coronaries, an unexpected resignation, and the 1996 pre-election Budget has gone. John Major needs to get money into voters' pockets while he still can.

Nods and winks from people round him suggest that the Prime Minister intends to say something substantial on tax and spending in his speech. But the public spending negotiations, with all the semi-public posturing and propaganda they involve every year, are still in mid-battle. And Major cannot pre-empt his Chancellor on the details of Budget tax cuts.

His most obvious strategy would be to bind himself to a rolling programme of tax cuts, perhaps taking the basic rate itself down to 20p in three years, and promising a substantial start this autumn. An alternative would be to cut VAT on fuel, as Labour proposes - something which, judging by their applause yesterday, party activists would love.

Major himself is in ebullient private form and an act of tax-cutting conference drama has an obvious appeal. It would give him ecstatic weekend headlines in the Conservative press and, with the party more unitedly Euro-sceptical than it has ever been before, it might tilt the media verdict on the conference as a whole. The move to the right, so evident in Europe, welfare and crime, would be confirmed. The

fightback would be declared to have started at Blackpool.

Yet tax cutting now would be genuinely risky, both politically and economically. The markets are already showing signs of slight unease about government finances, and Major needs a cut in interest rates, too, preferably during the winter. He needs credibility at a time when the money men are suspicious about the rigour and principle of late-era Majorism.

One indication of this is a City story which argues that Howard Davies, the new deputy governor of the Bank of England, whose views on executive pay made headlines recently, is Tony Blair's preferred choice as governor. If the incumbent, Eddie George, wants to keep his job, therefore, he needs a Conservative victory. And how, the story mischievously finishes, will that affect his attitude when Kenneth Clarke suggests it is time for a loosening of policy?

It is a good story, made better by the fact that Alan Greenspan at the Federal Reserve Bank in Washington, is also facing a bright, politically aware challenger, the Clinton-appointed Alan Blinder; it gives some idea about how sceptical the markets are, and how nervous of the contamination of policy by politics.

All that said, economists seem relaxed about a Clarke tax cut of anywhere between £2bn and £4bn. Yesterday's "green Budget" from the Institute of Fiscal Studies and Goldman Sachs argued that there was room for £2-£3bn. That might still allow for a half-point off interest rates as well.

The political risks of tax cutting are



ANDREW MARR
Columnist of the Year

also interesting. Labour has made some progress in encouraging a feeling of guilt among voters about lower taxes and poorer public services. The Conservatives' own "focus group" research shows that even Tory voters are now feeling a bit ambiguous about the matter.

In the end, though, there is such a broad base of support in the party for that old familiar tax-cutting tune that Major can be expected to sing it loudly on Friday. Though ministers had believed that the main cuts would not come for a year, their mood has changed.

It is not only the danger of an election being forced early. It is also that, if the mood of suspicion among the voters is to be dealt with, the cuts need to be made now and, if possible, repeated in 1996. "It has to be a theme, a pattern, not something that can be painted by Labour as a one-off pre-election gimmick," one minister said.

The gamble may be hedged around with other wheezes, such as the notion of "time-bomb" tax cuts legislated in advance to cause problems for any future Labour government. Major's own Huntingdon constituency party

has a motion down for today's economic debate demanding the abolition of inheritance tax, for instance. One MP argues that this could be legislated to occur in, say, 1998.

All of which is fair enough, and much what one would expect from Conservatives with their hackles up. But there is a deeper question here for the Tories and one which only the free spirits outside government have been facing up to. For the truth is that while the party is very good at talking about cutting public spending and reducing the tax burden - consistent, clear, forceful - it is rather bad at getting round to doing it.

The share of national wealth spent by the state has wobbled up and down a little during the Eighties and Nineties, but it has not moved decisively, and today, the Government's declared objective to get it back down below 40 per cent is regarded as optimistic even by some Treasury officials.

Tax cutting has become for the Tories what public spending has long been for Labour. It provokes instant scepticism about where the money is coming from. There is a similar unreality about the issue, a readiness to talk with relish about radical tax targets, combined with a nervous timidity whenever ministers are faced with real proposals for real cuts. This was so even under Margaret Thatcher, and it is certainly the case today.

When John Redwood launched his leadership challenge to Major in the summer, it was embarrassing clear that even he was going for the soft option involving vague promises of efficiency savings as a way out. At the

time Norman Lamont, who was campaigning for Redwood, was disquieted enough not to appear alongside him during the press conference.

Now both men are back on the conference fringe. Redwood has produced more detail on his earlier package, including cuts in government advertising, urban renewal, housing and civil service jobs. Lamont, much more radically, suggested transferring large parts of the social security system to the private sector, introducing charges for health care, boosting private health insurance and cutting means-tested benefits for people of working age.

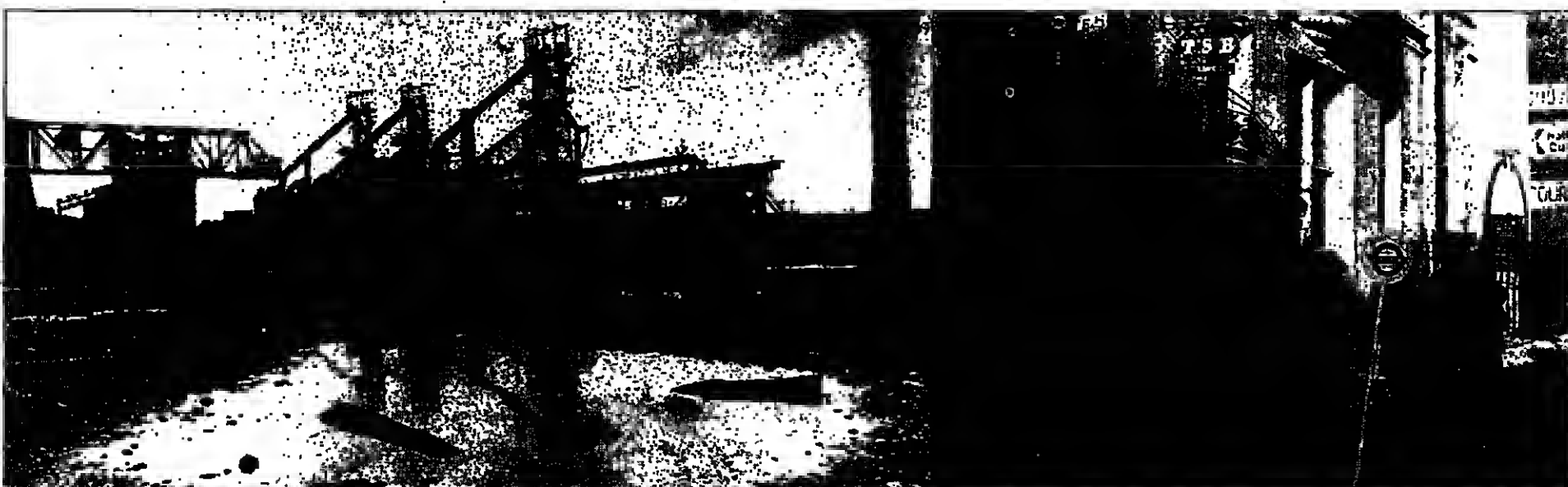
This may be wild stuff, easier to say in a fringe meeting than in Whitehall. But when Lamont argues that the Conservatives are reaching the limits of credibility in regularly promising dramatic tax cuts while pulling back from the big spending controversies, he makes a strong, valid and timely point.

For the days when salami-slicing budgets, selling off assets and delaying capital programmes can be presented as the core of a convincing and radical tax agenda are nearly over. Booms, oil and privatisations have delayed the arrival of the obvious; but the obvious is now slouching into the political daylight. If there is no rethinking of what the Government does, then the state's share of spending is going to remain roughly where it has been. It certainly will not fall, and nor will the tax take.

One day the Conservatives will have to face up to this. When? In opposition, surely; these are truths too big for governments to handle.

The Lloyds takeover of TSB is evidence of the transformation sweeping service industries

Proof of the big bank theory



Harsh changes: manufacturing industry, such as Consett steelworks, has experienced upheaval; now it is the turn of services like the TSB

Photographs: North News/Geraint Lewis

So the bank that likes to say "yes" to its customers has said it for itself: the TSB is being taken over by Lloyds. Newspapers tend, reasonably enough, to write about these large takeovers in one of three ways. There is a financial story: the billions going to one or other set of shareholders. There is a human story: the hundreds, perhaps thousands of jobs that might be lost in what is politely called "rationalisation". And there is a public policy story: might a large merger like this result in less competition for banking services in the high street?

Nothing wrong with any of that, for all these approaches are useful in their own way. But there is another way of looking at this takeover that encompasses all three, and it starts with a simple question: why?

A takeover like this does not happen just out of whim. Of course, some takeovers have little rationale and subsequently unravel, but this is not a one-off. We are seeing a whole industry transform itself, and industries do not put themselves through large structural changes unless there is some powerful impetus in do so.

There is. Several of our big service industries, including banking, are in the early stages of a transformation akin to that which has governed our manufacturing industries for a generation. Until recently most of these industries lived in a protected environment - just as, say, our car and motorcycle industries lived in during the Fifties. Banking, insurance, retailing and telecommunications all lived, and still live to a large extent, immune from international competition. They

compete with each other, to be sure, but within known rules of engagement.

It was international competition, or rather our inadequate response to it, that did for our mass-market car and motorcycle industries. Much the same thing happened to our consumer electronics industry, although we have been more successful in preserving some indigenous up-market brands. In some corners of manufacturing we have kept such successful niche players, but much of our mass manufacturing is now foreign-owned. Indeed, foreign ownership, by bringing in world-class standards, has led to the welcome renaissance now evident.

But it is a harsh process. Mass manufacturing is a commodity business. The products are much the same, so there is tremendous pressure to grind down costs. To make money you have either to be very big in world terms (being big in national terms is not enough) or you have to find the undiscovered corner where craft and cunning enable smaller players to excel.

This process, this division into commodity and niche businesses, is less advanced in most service businesses, largely because they have been less exposed to international competition. But it is happening. Look at retailing. It is an area where we have not only responded effectively to foreign competition, but are exporting our own expertise. Retailing is not yet a truly global business, but if it does become one, we have several global brand names: M&S in particular.

But our high streets and our out-of-town shopping centres are dominated by chains. There is a homogeneity



HAMISH McRAE

Banking is changing from being a cottage industry into a genuine factory system

about British retailing which is unequalled in Europe. An M&S, a Boots, a Sainsbury or any of the other top 10 brands provides consistent high quality. We have voted for these dominant chains with our purses and wallets in exactly the same way that we have voted to buy our cars and our TVs from a dozen or so dominant manufacturers. And we seem to be in the process of making the same choice with financial services.

There have, of course, been large banking groups for many years: witness the waves of mergers before the Second World War which led to the "big seven" clearing banks. The seven then became four and names like Martins and the District disappeared. So in one sense we are seeing just another act of a very long-running play.

But there are two new features in

the past couple of years that are now forcing even faster change. One is the ability of building societies to change from mutual ownership to shareholder ownership. This has increased the spirit of competition for retail banking business and created new entities that can be taken over.

The other is a change in what might be called the manufacturing of financial services. We don't think of banking services being manufactured, but someone has to feed the information into computers, handle the cash, make the decisions about loans, try and sell travellers' cheques and so on. Some of this work is done at central "factories", such as the banks' computer centres. But a lot still goes on in branches in the high street. Next time you have to queue at a bank counter and see several of the staff just sitting at their desks, reflect on the fact that they are not doing nothing - they are manufacturing banking services.

But now banking is changing from being a cottage industry with lots of branches staffed by lots of people into a genuine factory system. FirstDirect, the telephone banking service of the Midland Group, has its staff sitting in a central "factory" doing their business over the phone. This has had an absolutely shattering impact on the way banks think. It does very well on customer satisfaction (excellent results in this month's Which? report), it is very cheap and it does not trade on what banks have assumed was one of their great assets, their brand name.

Much the same is happening with telephone insurance services, pioneered by the Royal Bank of Scotland's

Direct Line, which are proliferating. Result: banking and insurance are becoming true commodity products, where people make a utilitarian decision on who is doing the best deal, rather than being loyal to their parents' bank, or the one that gave them their first student overdraft.

This put tremendous pressure on the industry to find ways of driving down costs. There may be room for a handful of boutiques that charge much more and offer a personal service. This is certainly very profitable - all the big banks are seeking to provide this sort of service. But the big business consists of driving down costs, "rationalising", "downsizing", "letting people go", and all the other euphemisms that companies employ when they are cutting their labour force. No one knows how far telephone banking will cut into branch banking but the banks know that they have to slim their branches and offer some form of telephone service. And slimming is less painful if you huddle with someone else while you do it.

So what we are seeing is the same sort of process that has happened in manufacturing: the same sort of job insecurity, the same pressure to drive down costs; and from the customer's point of view, the same homogeneity of service. We clearly want it. We chose the banks (or building societies) that offer the best perceived service for the lowest price: the cheapest loans, the highest deposit rates. We may regret the loss of independence of the TSB, just as we bemoan the closure of the corner store or the demise of names such as Austin or Riley. But that is where our actions lead.

by Tony Reeve and Steve Way

Generation Why



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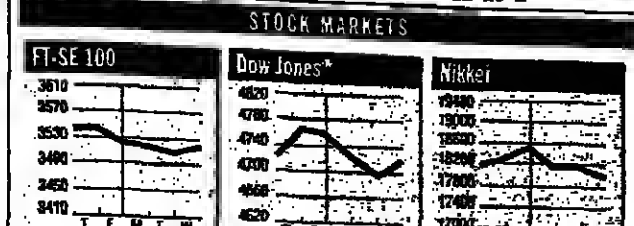
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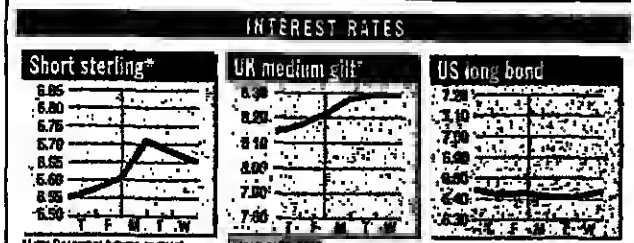
Applications and overdrafts are subject to status, written quotations available on request. Credit interest is payable net of basic rate income tax, 5% gross p.a. paid on credit balances of £5000 or over. Minimum age 18. *Minimum credit/debit of £200 per month. Alliance & Leicester Building Society.

MARKET SUMMARY

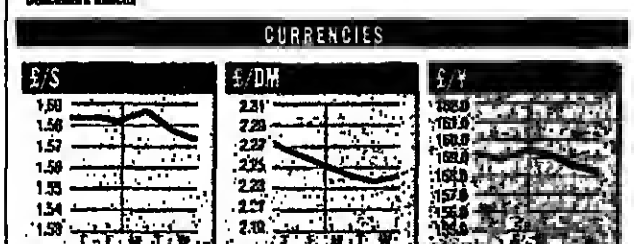


Index	Close	Day's change	Change (%)	12 Mths High	12 Mths Low	Yield (%)
FTSE 100	3474.3	+14.2	+0.4	3570.8	2943.4	4.1
FTSE 250	3619.8	+16.5	+0.4	3681.3	3300.9	3.5
FTSE 350	1737.3	+7.2	+0.4	1776.3	1477.0	3.3
FT Small Cap	1958.7	-1.4	-0.1	1993.1	1676.6	3.3
FT All-Share	1718.3	+8.5	+0.4	1752.4	1485.5	3.8
New York	4734.2	+13.4	+0.3	4801.6	3674.6	2.4
Tokyo	17881.2	-285.1	-1.6	20146.8	14485.4	0.8
Hong Kong	9635.1	-95.9	-1.0	9940.0	8967.9	3.3
Frankfurt	2145.3	+6.5	+0.3	2317.0	1911.0	2.0
Paris	1794.4	+18.5	+0.9	2017.3	1721.8	3.8
Milan	9527.0	+28.0	+0.3	10811.0	8265.0	2.1

MAIN PRICE CHANGES							
FT-SE 350 companies (including investment trusts)							
Rises			Falls				
	Price	Change	%Change		Price	Change	%Change
Barclays Bank	95	7	8.0	North West Water	573	22	3.7
Lloyds Bank	750	49	6.8	Daily	414	15	3.5
Norweb	1147	61	5.3	Gwynedd	344.5	10.5	3.0
TSB Group	369	19	5.4	Bard	191	5	2.6
Imperial	351	16	4.6	Wessex	273	7	2.5



Money Market Rates						Bond Yields					
Index	1 Month	3 Months	6 Months	1 Year	2 Year	Index	1 Month	3 Months	6 Months	1 Year	2 Year
UK	6.67	6.81	8.15	8.66	8.31	8.80					
US	5.81	5.78	6.06	7.64	6.43	7.86					
Japan	0.50	0.56	1.26	4.67	3.54	5.01					
Germany	4.00	3.94	6.56	7.60	7.23	7.83					



Pound						Dollar					
Yesterday	Today's	Change	Year Ago	Yesterday	Today's	Change	Year Ago	Yesterday	Today's	Change	Year Ago
\$ (London)	1.5726	-0.55	1.5815	\$ (London)	0.6350	+0.22	0.6323	DM (London)	1.5720	-0.61	1.5815
\$ (New York)	1.5720	-0.61	1.5815	\$ (New York)	0.6351	+0.24	0.6324	DM (New York)	1.5720	-0.61	1.5815
DM (London)	2.2415	+0.23	2.4459	DM (London)	1.4253	+0.62	1.5468	DM (New York)	2.2415	+0.23	2.4459
DM (New York)	2.2415	+0.23	2.4459	DM (New York)	1.4253	+0.62	1.5468	DM (London)	2.2415	+0.23	2.4459
DM (London)	2.2415	+0.23	2.4459	DM (London)	1.4253	+0.62	1.5468	DM (New York)	2.2415	+0.23	2.4459
DM (New York)	2.2415	+0.23	2.4459	DM (New York)	1.4253	+0.62	1.5468	DM (London)	2.2415	+0.23	2.4459

**New York rates and Brent November at 15.00 hours

OTHER INDICATORS							
	Yesterday	Day's chg.	Year Ago		Index	Latest	Yr Ago - Best Figs
Oil Brent \$	18.01	-0.02	18.25	RPI	149.9	3.0pc	2.4 12 Oct
Gold \$	384.50	-0.75	388.25	GDP	-	2.8pc	4.1 23 Oct
Gold £	244.32	+10.38	245.49	Base Rates	-	8.75pc	5.25 -

Source: Datastream

IN BRIEF

Asda chief gives up political hopes

The Asda chief, Archie Norman, said that he would give up his political ambitions to continue to build the recovery of the supermarket group which he had revived. Mr Norman, who took over Asda in 1991, had been mentioned as a possible candidate for Alan Howard's seat at Stratford-on-Avon.

Treasury accused in Knight Williams fight

The Treasury was accused yesterday of spurring a battle for compensation by elderly investors caught up in the collapse of Knight Williams, the failed financial adviser. The investors' action group claim that a letter from Angela Knight, the Treasury Minister, rejected every specific request for help.

Cost fear over gilts settlement plan

Bank of England proposals for a new gilts settlement system to run alongside Cheque are hitting serious objections among market makers. Replies to a consultative document from the Bank are expected to show worries among leading gilt edged market makers (GEMS) about the cost implications of a new system. "The sort of costs involved will be intolerable for at least three years," said one head of market making.

Lotus chief to step down after merger

Jim Manzi, chief executive officer of the Lotus Development Corp, said he was resigning just three months after the software company was bought by IBM for \$3.5bn. "The attributes I believe made me an effective chief executive of a nearly billion-dollar independent company, aren't necessarily the attributes required of an executive leading a division within a much larger organisation."

Rumours hit Fokker share price

Shares in Fokker, the Dutch planemaker owned by Germany's Daimler-Benz, fell 22 per cent amid rumours that it was about to file for protection against creditors. The planemaker is struggling to survive after a series of record losses. Daimler's recent restructuring package was rejected by the Dutch government.

Leeson 'will not contest SFO move'

The lawyer representing the former Barings futures trader Nick Leeson said he does not intend to appear in court today to put any arguments over the Serious Fraud Office's decision to withdraw eight summonses issued against his client in a private prosecution. The proceedings in date have involved the Barings equities. The proceedings in date have involved the Barings equities. The proceedings in date have involved the Barings equities.

EC aid proposed for steel company

The European Commission is recommending £28.6m in state aid linked to the sale of Irish Steel to ISPAT International. The aid linked to the sale of Irish Steel to ISPAT International. The aid linked to the sale of Irish Steel to ISPAT International. The aid linked to the sale of Irish Steel to ISPAT International.

North West stuns rival with raised bid for Rec

MARY FAGAN
Industrial Correspondent

Norweb, the regional electricity company, succumbed to attack from North West Water after a renewed £1.85bn offer yesterday.

The size of the offer surprised the City and was met with a resounding silence from North West's rival bidder, Texas Energy Partners, which is now expected to turn its attention to another electricity target.

The revised offer values each Norweb share at £11.70 with a cash alternative of £11.50, compared with Texas Energy's latest cash offer of £10.85. For Norweb shareholders, who can

Norweb is driven by the desire of the company's chairman, Sir Desmond Pitcher, to build a regional super-utility in the north west of England. But Brian Staples, North West's chief executive, flatly rejected the suggestion that his company has gone too far. He said the takeover would still be earnings enhancing in the first full year and that interest cover and the gearing of the enlarged group would remain "prudent".

He went on: "I can tell you that North West's board have determined a position which we would never go beyond. The multi-utility created through the merger of North West Water and Norweb, with their substantially overlapping customer bases, will be uniquely placed to deliver efficiency savings, which will bring benefits to both customers and shareholders."

There is concern in the City about the regulatory and political risks facing the enlarged group, which would fall under the scrutiny of Ofwat and Ofwat, and be subject to two price control regimes. One analyst also stressed the potential problems of integrating the two businesses, and the fact that the water group has no experience in the electricity sector.

Ofwat, the water industry regulator, has already warned that it needs to be convinced that the takeover will not compromise North West's ability to fund its core water and sewage operations. Ofwat and Ofwat have prepared a joint submission to the Office of Fair Trading, which will advise the Government on whether the bid should be referred to the Monopolies and Mergers Commission.

The revised offer coincided with a renewed call for the Labour Party for the entire industry to be referred to the MMC in the light of the surge of bids for regional firms.

The board of Norweb said it had "no reason to expect Texas Energy Partners will revise its current offer... and intends to recommend shareholders to accept the further increased offer from North West".

reclaim tax on the special dividend

element of the price, North West's offer is worth up to £207.5p per share.

The price per share is regarded as extremely high against Hanson's agreed bid for Eastern Electricity at 69.75, and the £10.10 per share tabled by National Power in its proposed friendly takeover of Southern Electric.

Shares in North West Water, which built its stake in Norweb to 25 per cent yesterday, fell by 22p to 573p. One City analyst said: "This is very, very overpriced. The shareholders I am talking to are not happy."

There is a view that North West's determination to win

US Congress is urged to approve aid and 'put a smile on a child's face'



Washington — The new president of the World Bank has issued an impassioned plea to the US Congress to approve funds for aid to the world's poorest countries, writes Diane Coyle.

James Wolfensohn (pictured above at the annual meeting of the IMF-World Bank) said earlier this week: "Money saved now for domestic purposes will lead to huge costs later. It is in the donor's own self-interest to maintain an adequate level of support."

But he also wanted to create a "results culture", he said. "We must focus on our clients and results and break the armlock that, I sense, bureaucracy has placed on this institution. If we do that then

Cash-for-poor plea by new World Bank head

we will create a more profound change than any structural reorganisation," he said. Mr Wolfensohn went on: "I have learned that the real test of development can be measured not by the bureaucratic approval process but by the smile on a child's face when a project is successful."

Photograph: Charles Tasmadi/AP

Fisons gives in to RPR

MAGNUS GRIMOND

The drugs group Fisons has given in to the £1.8bn raised bid from Rhône-Poulenc Rorer after the collapse of discussions with an unnamed white knight. The board, led by chief executive Stuart Wallis, yesterday recommended the 265p offer, raised from 240p last week, nine days ahead of the closing date on 20 October.

The news came as a surprise as Mr Wallis has strenuously resisted the bid and only last week dismissed the higher offer, saying it continued to under-value the company. Explaining his apparent volte face, he said yesterday the board had already concluded before receiving the increased offer that it

was in a range they would be prepared to accept. "We would have even been prepared to accept a little lower than that," he said.

What had prevented them was an approach from a major pharmaceutical company, which had led them to believe that more attractive proposals might be put before shareholders. Mr Wallis refused to reveal the identity of the putative white knight, although there were rumours that it was a Continental rival of RPR. There was some surprise that the board had decided to recommend the bid without waiting for the closing date to see if another bidder would enter the fray.

Mr Wallis dismissed any suggestion that there had been

pressure from institutional shareholders, who he said had been "very loyal and supportive". However, many have defected from his cause during the last few weeks, with yesterday's sale by Sun Life of Canada building on a market raid last week to take the bidder's holding to 20.9 per cent.

Robert Cawthorne, chairman of RPR, was yesterday delighted at Fisons' acceptance of the revised offer, which followed all-night negotiations between the two sides. "We are very pleased that this was a very good price for Fisons, which has been recognised by the board."

Mr Cawthorne said the next step, once the bid went unconditional, would be to seek further information on Fisons and set up

a small integration team involving both sides to see how to proceed with the merger of the businesses. There would be redundancies, with one area of obvious overlap being the two companies' respiratory sales forces in the US. But job losses from the combined team of around 750 would be less than the 400 suggested in some quarters.

Meanwhile, Fisons' development base for inhalant devices in Loughborough, Leicestershire, is likely to be expanded. The site is held on a lease from Astra of Sweden for five years. It was too early to say whether the 200 staff there would be merged with RPR's UK research and development operation at Dagenham, Mr Cawthorne said.

High street banking: Merged group starts looking for fresh acquisitions, while rival goes for fund manager

Lloyds seeks new target

JOHN WILLCOCK
Financial Correspondent

Lloyds Bank and TSB unveiled details of their £15bn merger yesterday, including £350m of cost savings per year by 1997 — and immediately started talking about the next possible acquisition.

Lloyds' shares soared 49p to 769p and TSB's shares closed 18p up at 368p as the City welcomed the banks' joint statement on projected cost savings. Some analysts suggested that the bank had implied that savings could potentially be even higher than forecast.

Lloyds and TSB hit out at speculation on job losses, urged unions to drop their opposition to the deal and reaffirmed the future of the branch network. They said they would keep TSB's merchant bank, Hill Samuel, and would allow TSB Scotland to remain registered in Edinburgh as a separate entity.

Sir Robin Ibb, Lloyds' chairman and chairman-designate of the new bank, said it would "remain watchful" of further consolidation in the financial services sector. If a possible target added value and shared Lloyds' culture then "we would take it seriously".

The merged bank would generate surplus capital in a few years so it was not constrained by resources if a bid opportunity arose, said Sir Brian Pittman, Lloyds' chief executive. "The gaps between winners and losers is widening, not just in the UK but all over the world."

Sir Robin hit out at "alarmist figures" on job losses in the press while refusing to give any himself. "Clearly there will be a number of job reductions but the magnitude will depend on how the economy performs and the degree of success of this merger," he said. He said the vast majority of job cuts would be by natural staff turnover,



Nodding terms: Sir Brian Pittman (left) and Sir Nicholas Goddison at the launch of Lloyds TSB yesterday

which currently stands at 6,000 a year for the combined bank. He said that by cutting out duplication there would be "one of everything" — one head office instead of two, one treasury operation, one branch technology system and so on.

Sir Robin said: "Any change can cause worries but in my experience people like to work for the winning team. The merger will be good for people all round and it will lead to better services and keener prices."

Although Lloyds will end up owning 70.4 per cent of the new bank following the merger, this did not mean Lloyds' operations would necessarily be chosen, he said. "It depends which is best."

Sir Robin also strongly defended windfall profits from share options that the TSB board members stand to make under the merger. He said that just because there had been a row about share options in the utilities, this should not "cast a shadow" across options as such. "There is an idea there is something disreputable about options but it is a recognised way of aligning the interests of shareholders with directors," he said.

"If the share price does well there is an opportunity for top management to participate. At the TSB there has been a remarkable improvement in profits over the last three years and the share price has reflected

that. A share scheme should be used to reward the effort and skill involved."

Under the executive share option scheme, the TSB's chief executive, Peter Ellwood stands to make a paper profit of £2m on his 838,893 share options, while TSB's chairman, Sir Nicholas Goodison, could make £1.63m.

Sir Brian Pittman said the new bank would retain TSB's merchant bank, Hill Samuel, because of its fund management and private banking activities.

Sir Robin said the merger required an Act of Parliament which he hoped would go through "before the end of the year."

Bifu, the bank union, pledged yesterday to fight the merger, if necessary by challenging the move in Parliament. It believes up to 10,000 jobs and 500 branches are at risk.

Leif Mills, Bifu's general secretary, said: "It is already clear that thousands of jobs in head office departments, branches and subsidiary companies will go as a result of this merger."

"Just about the only people to benefit from this merger will be the top executives who will get a fat bounty for the destruction of the TSB, an historic bank that has traditional roots with working men and women and young people."

Profile of the new group					
	1994	1995	1996	1997	1998
Total assets	£21.4bn	£24.7bn	£19.4bn	£135.5bn	£135.5bn
Profit before tax	£1.304m	£504m	£218m	£2,027m	£2,027m
Shareholders' funds	£3.65m	£1,332m	£1,009m	£4,800m	£4,800m
Market capitalisation	£9,400m	£5,200m	—	£13,600m	£13,600m
Branches	1,800	1,100	240	3,140	3,140
Customers	7m	7.5m	1.3m	15.8m	15.8m
Total income	£3,885m	£1,815m	£378m	£3,178m	£3,178m
Total costs	£2,472m	£1,133m	£121m	£3,728m	£3,728m
Average staff numbers	62,120	25,860	3,106	92,068	92,068

What shareholders get

For 1 Lloyds share
2,704 shares in the new Lloyds TSB group valued at 769p

For 1 TSB share
1 share in the new Lloyds TSB group valued at 368.2p

plus 68.3p cash dividend plus 16p tax credit for some investors

Based on Lloyds' closing price of 769p last night

NatWest joins the tussle to win Gartmore

JOHN WILLCOCK

NatWest group is vying with several Continental banks for the prize of Gartmore, the UK fund manager. Having failed to acquire first Baring Asset Management, and then Mercury Asset Management at the time of the sale of SG Warburg, the UK bank is anxious not to lose out a third time.

Germany's Dresdner Bank and the Dutch giant ABN-Amro are also believed to be among the front-runners.

This spring Dresdner bought the British merchant bank Kleinwort Benson, which has a relatively weak fund management business. ABN-Amro already owns the broker Hoare Govett, but has said repeatedly that it wants to expand its fund management activities as part of its global investment banking ambitions.

Late last month the troubled French Banque Indosuez said it was putting its 75 per cent stake in Gartmore up for sale. The market values the company at more than £550m, and any bidder would be expected to pay a hefty premium for control of Gartmore.

NatWest is looking significantly to expand its fund management business, which it sees as a key to building its retail financial services business in general.

It sees a bigger asset management business as enhancing the scope of what it can offer its retail customers.

Gartmore has £24bn in funds under management, with a strong showing in UK pension funds. It lacks much investment trust business, however.

The American group GE Capital and ING, owner of Barings, have also been mentioned in the City as leading bidders.

Nationsbank of the US has a joint venture with Gartmore and as such has first refusal over up to a quarter of the British fund manager's shares. Any deal will have to be agreeable to the American bank, and it may well be a bidder itself.

Paul Myers, executive chairman of Gartmore, yesterday said: "No comment."

Dresdner also yesterday declined to comment on a newspaper report that it was interested in buying the Indosuez stake. "A flat no comment," said the Dresdner spokesman, Thomas Holm.

Gartmore's shares rose 10p to 276p on the speculation.

The German newspaper *Süddeutsche Zeitung* said Banque Indosuez had started talks with the German bank, citing informed sources.

The paper said the top potential buyers were Dresdner Bank, West LB and BHF Bank.

Gartmore, which reported pre-tax profits of £16.2m for the six months to 30 June 1995, has been in the bid frame ever since US and German banks started nibbling at the UK financial sector.

"Any buyer will have to provide 'golden handcuffs' to retain staff. The announcement that Indosuez was selling reignited speculation about other UK fund managers such as Mercury Asset Management, Perpetual and the Anglo-American Investors.

business

Green budget: Influential forecast says the Chancellor has room for manoeuvre but says jury is out on plans for public spending cuts

Tax cuts of only £2-3bn predicted

PAUL WALLACE
Economics Editor

The 1995 budget will mark a return to tax cuts but they will be on a modest scale of £2bn-£3bn, according to the influential "green budget" presented by the Institute for Fiscal Studies and Goldman Sachs. Such a reduction would be consistent with a public sector borrowing requirement in 1996/7 of £17bn, £4bn higher than the level projected by the Treasury in the 1994 budget.

A combination of speeding cuts, offsetting tax rises and toleration of an increase in the PSBR would allow cuts in taxation which would be concentrated on income tax. "Such a budget would not offend against the principles of sound public finance we have advocated in the past," the report said.

However, the authors of the report warned that they had "considerable doubts" about the ability of the Government to cut spending in real terms in 1995/96. "The jury is still out on

whether the tight spending plans for the future will be relaxed, whether plans will be relaxed in the run-up to the election or whether cash plans will be tightened to account for small overspends in 1994/95 and 1995/96."

Presenting the 1995 "green budget" the IFS Director, Andrew Dilnot, said that £3bn would pay for a cut in the basic rate of tax from 25 to 23.5 per cent. An increase of £450 in allowances was much more equitable but lacked the same punch. A more arresting package, he suggested, might be to achieve a basic rate of 20 per cent in one fell swoop. This would be achieved by raising the

current lower band in which taxable income is taxed at 20 per cent from £3,200 to £11,225.

At that level, there would be more taxpayers paying at 20 per cent than at 25 per cent. However, this would involve limiting the relief on personal allowances to 20 per cent, just as the relief on the married couple's allowance has been reduced to 15 per cent.

Mr Dilnot thought that a windfall tax on the utilities was not likely but that the Government might use the threat of one to get regulators to push for more rebates for customers. "The best solution to monopoly abuses by the utility companies would be tighter

regulation rather than the Government appropriating these monopoly profits through taxation," the report said.

Outright abolition of stamp duty on the house purchase was less likely than an increase in its threshold from £60,000 to £100,000, Mr Dilnot said. He also questioned current taxation on drinks, which he described as "pretty bizarre." Mr Dilnot said there was a case for reducing taxes on spirits since the increase in demand might actually boost revenue. Taxes on beer could, however, safely be raised to raise receipts.

Despite the energetic lobbying of the Institute of Directors for abolition of capital gains tax,

this did not figure in the green budget. According to Mr Dilnot, CGT is "a finger in the dyke" necessary to prevent the conversion of income tax into capital gains. Its abolition would lead to substantial tax avoidance.

The trajectory for public borrowing laid out by the green budget would be consistent with a deficit of 2.1 per cent next year and eventual near balance by 1998/9. According to Gavyn Davies of Goldman Sachs this highlighted the potential for a relaxation of budgetary policy under a Labour government.

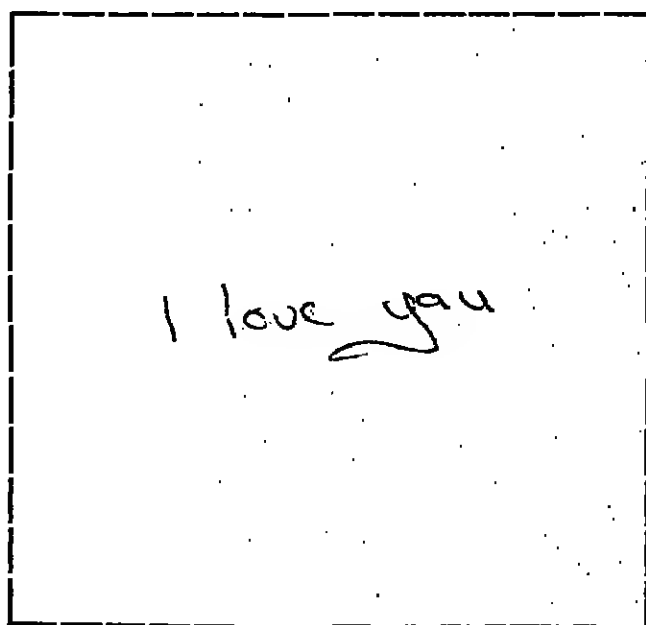
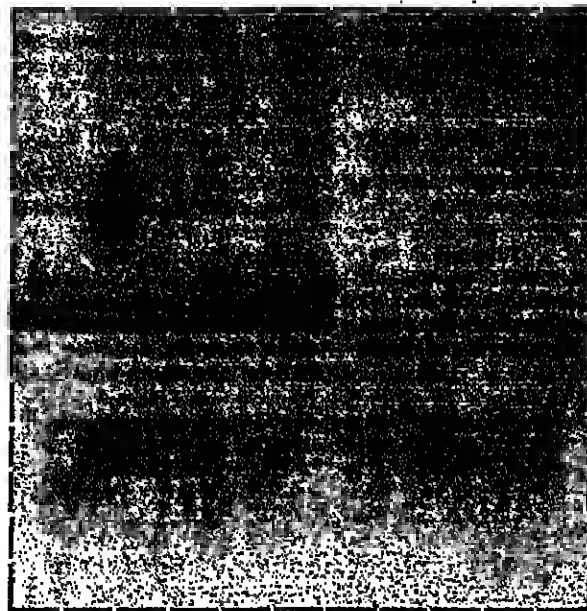
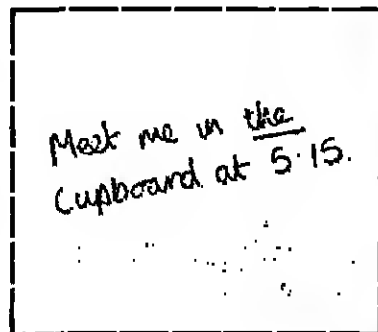
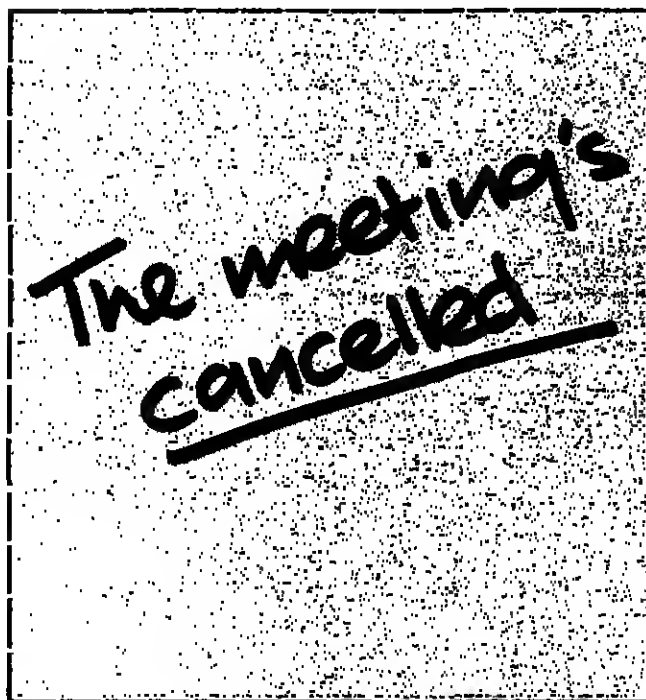
The leeway arose because Gordon Brown's "golden rule" of borrowing no higher than investment was less restrictive than the Government's plan to restore balance to the public finances before the end of the decade. By permitting a PSBR of around 1.5 to 2.5 per cent of GDP this created "considerable fiscal scope" for Labour, amounting to £12bn in 1997/8 and as much as £13bn in 1998/9.



The Chancellor's famous red box: when its contents are revealed next month, will they follow today's 'green' outline?

Likely budget package		Green budget projections		Fiscal leeway under Labour (£bn)	
1996/97 (£bn)		PSBR forecast when economy is at trend		PSBR on unchanged policy	
Last year's PSBR target		PSBR (% of GDP)		Labour's implied PSBR target	
18					
Increase in PSBR	4	1994/95	5.3	1995/96	27
Income tax cuts	3	1995/96	3.7	1996/97	16
Offsetting tax rises	1	1996/97	2.1	1997/98	3
Spending cuts**	2	1997/98	1.0	1998/99	3
Resulting PSBR	17	1998/99	0.3		

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Unit trusts made to reveal managing cost

NIC CICUTTI

Tens of thousands of savers in unit and investment trusts are to be told for the first time the cash cost of managing their funds, ending years of argument within the financial services industry.

The Personal Investment Authority, the leading financial watchdog, said yesterday it would require fund managers to disclose their charges to clients before their products can be sold. The proposals bring unit and investment trusts further into line with life and pensions products, where a similar regime has been in force since the beginning of the year.

David Peffer, the PIA's secretary, said yesterday that exact details for the unit and investment trust industry will be published shortly. Comments on some of the technical aspects will be sought before the new rules become operational by the middle of next year.

The announcement was welcomed yesterday by sections of the industry. Philip Warland, director general at the Association of Unit Trust and Investment Funds, said: "PIA board members and our staff have worked very closely... on these proposals. We are pleased they have been approved and look forward to seeing the detail."

The key elements to be disclosed under the new rules will be a statement of both initial and on-going charges - in cash terms - on a nominal lump sum. Fund managers will have to provide an additional table showing the build-up of charges on an investment over time.

Where some companies, for

example M&G, impose exit charges on savers who liquidate their investments early, the cost of doing so will also have to be disclosed.

A further example will have to be given of the charges in cases where the original investment has doubled. This is seen as important in that the annual management levy is imposed on the overall lump sum, which may be growing thanks to investment returns.

The information will be in a document handed to potential investors before they buy a product. Exceptions will be allowed where the investment is bought over the telephone or by post.

Mr Peffer said: "It may be to investors' advantage to carry out a transaction quickly. In that case, delaying the purchase until a key features document is sent out may not be to their benefit."

A cooling-off period will be allowed for investors who want to change their minds.

The PIA's decision brings to an end years of wrangling between financial regulators and the unit and investment trust industry, which regularly attacked as unworkable earlier proposals by the PIA and its predecessors.

Hundreds of millions of pounds of unit and investment trusts are sold each month to new investors.

Supporters of the new disclosure regime have long argued that savers should be told exactly how much an investment will cost them. The life industry was forced to tell its clients what the cost of commissions and other charges are on a life insurance or pension product.

Cable directive due next week

MATHEW HORSMAN

Adoption of the European Commission's cable directive, aimed at liberalising telecommunications markets in Europe, has been delayed by a week for "purely technical reasons," according to sources in Brussels. It is now lodged with the translation service and will not be officially adopted until after the weekend, the sources said.

The subject of an intense lobbying campaign from BT, the directive is aimed at ensuring competition in what the Commission calls non-reserved telecommunications services - including home shopping, multimedia, closed business networks and data transmission. It does not cover voice telephony, which is due to be completely liberalised by 1 January 1998.

BT had hoped that the Commission would adopt an amendment - as proposed by the European Parliament - that would have given telecoms operators the right to broadcast over their phone networks. But the Commission declined to accept the parliamentary amendment, to BT's regret. The company said yesterday it would have preferred to see the Commission supporting the view expressed by the European Parliament.

Currently, BT is forbidden to use its network to broadcast au-

dio-visual services in the UK until at least 2002, when the prohibition is to be reviewed. Last week, BT and the Labour Party unveiled an agreement under which the ban would be lifted in exchange for BT cabling every school, hospital, university and local authority in the country.

The directive is scheduled to go into effect in 1996, bringing early competition to markets where the main telecoms operator has a monopoly or dominant position. The EC is keen to encourage competitors such as cable companies and utilities to develop alternative telecoms infrastructures in advance of full liberalisation in 1998.

The freedom to provide non-reserved services would also extend to telecom companies from other EC countries.

At home, BT already faces direct competition in voice telephony from the cable industry and from other service providers such as Mercury. It argues that the rest of Europe needs to move more quickly toward building a liberalised market.

The Commission has taken a hard line with Continental telecoms operators, insisting for example on concessions from Deutsche Telekom and France Telecom before approving their controversial joint venture. But BT has been frustrated with the slow pace of reform.

Exchange new rule

PICK UP TWO



Handwritten text in Arabic script: "مكتبة من الامم"



COMMENT

"There is no way of making a sensible distinction between an ordinary and a special dividend - the name of the latter is simply a way of indicating that it is a one-off"

A dubious distinction with a weighty impact

First there was the enhanced scrip dividend. Then the share buy-back. Now we have the special dividend, the latest examples of which are contained in yesterday's takeover bids by Lloyds Bank for TSB and North West Water for Norweb. The City's ingenuity in depriving the Exchequer of corporation tax and delivering the benefits to tax-exempt shareholders (mostly pension funds), knows no bounds.

All these schemes involve entirely legitimate use of the existing tax system - but on a scale and in a way that is surely not anticipated by officials. The basic principle is simple enough: cash payments by companies to tax-exempt institutions among their shareholders are topped up with a tax credit. This seems entirely reasonable in the ordinary course of dividend payments. But when it involves very substantial repayment of capital, sometimes linked to a takeover bid, it is open to abuse. With a special dividend, institutions claim a tax credit that increases the value of the payout by 25 per cent. On the face of it, this is a ridiculous and unjustifiable subsidy that threatens to drain billions from the Treasury as companies and their advisers catch onto it.

But the problem, as the Institute for Fiscal Studies pointed out in its Green Budget, is that there is no way of making a sensible distinction between an ordinary and a special dividend - the name of the latter is simply a way of indicating that it is a one-off. Banning them would simply switch corpo-

rate effort into something else. Buybacks are even more tax-effective. Sadly, there may be no easy solution. The tax benefits are rooted in the longstanding use of advance corporation tax. This is a misnomer. ACT is in fact an advance payment of shareholders' income tax, and that is why tax-exempt institutions receive a credit on their dividends.

The only sensible way for the Chancellor to get out of this hole without causing chaos is to reform the taxation of dividends to remove the distortions caused by these credits. But when Stephen Dorrell flirted with the idea last year while at the Treasury he was jumped on from a great height. The market's reaction to Norman Lamont's £1bn raid on the institutions' tax credits in the 1993 Budget had already signalled the dangers for a Tory government of tampering in this area. The chances of Kenneth Clarke having another go appear slim, but reform is overdue.

Lloyds' techno loyalty-in with TSB

Sir Brian Pitman, chief executive of Lloyds, hardly comes across as an archetypal techno-freak, but in business today you have to be. Information technology, and the competitive advantages it can bring to retail banking, is one of the main driving forces behind the proposed link-up with the TSB. That and size. Sir Brian believes that suc-

cess in the UK retail financial services sector, where the opportunities for growth are slim and margins even slimmer, is increasingly about leveraging size.

With this deal, Lloyds and TSB hope to have stolen a march on their rivals by achieving, at a stroke, a much bigger branch network and customer base along with considerable scope for paring back costs. But that of course is the rationale behind all such big mergers. The hard part is pulling it off.

Technology will play a decisive role here. Sir Brian becomes almost delirious when describing the competitive edge of Cheltenham & Gloucester's information retrieval system, which Lloyds is now applying throughout its mortgage business. Now the idea is to take the best banking IT system, probably the TSB's, for the combined group. The potential for back-office savings, by extending an already developed system, would be significant, possibly worth more than £100m a year by itself. The elimination of duplication in back-office and head-quarter staff and functions, before even getting onto the branch network, suggests that Sir Brian and his TSB counterpart, Peter Ellwood, are, if anything, being rather cautious on the cost-saving potential.

Rather than the £350m of annual savings, or 9 per cent of the combined cost base, that they are talking about, the real potential may be closer to £500m a year. No wonder many analysts expect the combined animal to achieve a stock market valuation of

£15bn. To see the potential just take the combined present stock market value of the two companies, £13bn, subtract the £1bn special dividend, and watch the upside.

Assuming it can be got through the competition authorities, this is a superb deal for Lloyds. The geographical fit, with TSB's Northern and Scottish bias complementing Lloyds' Southern stronghold, suggests that the branch reductions may not have to be severe. The strength of the fit, and the fact that Sir Brian and Mr Ellwood are having the task of any late rival hidden pretty difficult. The agreed nature of the bid, and the fact that Lloyds/TSB will not have a dominant share of any market, should reduce the chances of an MMC referral.

NatWest gears up for Gartmore

Sir Brian Pitman is not the only one with a glint in the eye. The boys from NatWest are no heat again. They are to be found serenading ardently beneath Gartmore's hallowed, twice recently they have lunged up the aisle, only to see Barings and Warburg carried off by a rival suitor. Will it be third time lucky? NatWest is impatient to push on with its plans to be a global investment banking powerhouse. The money is there and it intends to use it. There is no talk of a share buy-back at the top of NatWest. Once the

sale goes through of Bancorp, NatWest's retail banking operation in the US, the war-chest will be brimfull. Reading the runes, NatWest is preparing for purchases on both sides of the Atlantic. There appear to be three thoughts driving NatWest strategy. Strong corporate finance brings essential value to a securities house. A large fund management operation enhances the profitability of a bank's retail business. And to win global investment banking deals you must have a strong presence in the US.

Gartmore would fit NatWest's fund management needs admirably, despite the fancy prices on demand these days. Corporate finance in London poses more of a problem, mainly because there are few eligible partners. NatWest Markets presents an uncomfortable imbalance, with a strong equities business and a corporate finance side still scarred by the traumas of County. It is to the US, however, that shareholders will be looking nervously. It has proven a graveyard for British investment banks. But those with global ambitions realise that there is no half-hearted approach to New York. This applies equally to BZW, Deutsche, SBC and UBS. The only question is who moves first. NatWest, which already has the highest US equities operation among foreigners, appears to be mulling either buying a medium-sized securities house, or a joint venture, buying part of a US firm or setting up a new partnership. Investors should brace themselves.

Exchange told to delay new rules on top pay

PETER RODGERS
Business Editor

Leading companies have been pressing the Stock Exchange to delay implementation of new rules on top pay - due to be published today - for more consultations, particularly about the powers and independence of remuneration committees.

The new rules, based on the work of the Greenbury Committee on executive pay, are in the form of alterations to the Stock Exchange yellow book, which governs the conduct of listed companies.

One key area of difficulty is the Greenbury committee's proposal that remuneration committees should be composed of independent non-executive directors, with a chairman accountable directly to shareholders.

This appears to conflict with the current legal position that all directors are responsible for the running of a company,

with the chairman speaking for the board as a whole.

There are concerns that the new rules will turn the independence of remuneration committees into a legally binding requirement, without addressing the conflict with the more general obligation of all directors to the company.

This is one of a number of areas where companies believe the new rules are likely to be too inflexible. The rules have been drawn up after two months of consultation since a draft of the changes was published on 31 July.

The CBI, which set up the Greenbury Committee in January, is broadly supporting the Stock Exchange's revisions but many of its members would prefer to have seen a greater emphasis on voluntary codes.

It also emerged that the CBI is pushing for Budget rethink on tax treatment of share options. Employers were caught off guard in the summer when

Kenneth Clarke abolished capital gains tax relief on share option profits.

The CBI believes he should switch to levying income tax on profits when shares are sold rather than when options are exercised. Without the change there will be a disincentive to managers to hold shares in the companies they work for, because of their liability for tax on the unsold shares immediately the options are exercised.

Meanwhile, Mr Clarke was threatened with a backbench revolt when parliament reassembles unless he reverses his abolition of the tax relief.

And at a Bow Group meeting in Blackpool, Tory backbencher David Shaw and stock broker John Marshall MP linked with Lord Wolfson, Chairman of Next, and Archie Norman, chief executive of Asda, to attack abolition. Mr Norman described the chancellor's decision as "a simple coup".



Archie Norman: accused the Chancellor of a 'cock-up' in his decision to abolish tax relief on employee share options

Clarke raises rates question

PAUL WALLACE
Economics Editor

Kenneth Clarke has discussed the question of a cut in interest rates with Eddie George, for the first time since the minutes of their monthly meetings started being published last year.

In his meeting with the Governor of the Bank of England on 7 September, the Chancellor said that "although there was no case for an increase in interest rates this month, there was also, in his view, no case for reducing them".

Geoffrey Dicks, UK economist at NatWest Markets, suggested that Mr Clarke could be seeking to change the terms of the debate. "It is significant the Chancellor now feels that the question has to be raised."

Mr Clarke said that the outlook for inflation had improved. There was now "very strong evidence that growth had slowed to a more sustainable rate". Furthermore, cost pressures from

higher input prices "had so far been absorbed more than expected, and there was little to suggest that they would not continue to be in the future".

According to the Chancellor, "the main potential cause for concern was the strength of the monetary data, which remained puzzling at a time when activity was more subdued".

The Governor took a more pessimistic line on costs. "Despite much talk of easing cost pressures, there was not much firm evidence of this." The pressures to pass on cost increases remained "very strong".

Mr George conceded that economic activity had softened through the summer. However the probability "was that final demand would continue to grow fairly steadily". This would allow the overall rate of growth to pick up after a period in which excess stocks had been worked off, although the possibility of somewhat weaker growth could not be ruled out.

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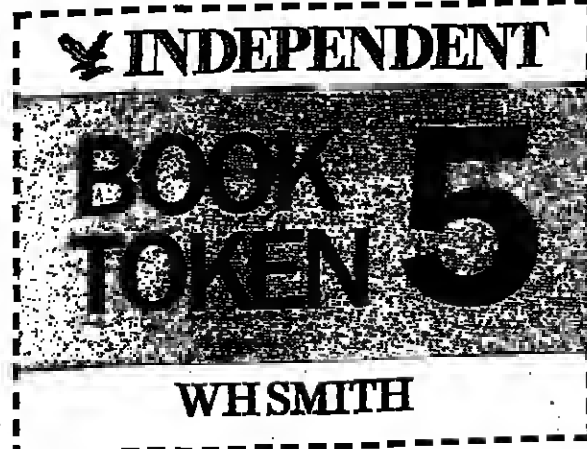
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TEXAS INSTRUMENTS

business

This could be last chance for Clarke

If new Labour paid homage to the memory of Harold Wilson in Brighton, the Tory party conference in Blackpool is haunted by the political grandmaster's most famous line - a week is a long time in politics. Alan Howarth's defection has shaken the received political wisdom that John Major's government can run till spring 1997. With only four by-elections necessary to destroy their outright majority, the Conservatives have now to reckon on a possible election next year.

The upshot is that when Kenneth Clarke addresses the conference today, he will do so in the knowledge that the ground has shifted under his feet since his trip to the International Monetary Fund meetings in Washington. Before Mr Howarth became the new Labour MP for Stratford, the working assumption was that the Chancellor still had two Budgets to go. Now Mr Clarke has to reckon on the possibility that this may be the only shot in his locker.

The changing odds on the electoral timetable seem certain to reshape the budgetary arithmetic. Yesterday's "green budget" presented by the Institute for Fiscal Studies and Goldman Sachs held out the prospect of a low-key return to tax cuts this November, worth no more than £2.3bn. For the real fireworks, we would have to wait for the 1996 Budget, when according to Andrew Dilnot, director of the IFS, we could see "some really big tax cuts".

Charitable and broad-minded though Kenneth Clarke may be, he is unlikely to wish to endow Gordon Brown with such a handsome legacy. By highlighting the risk that this may be the Tories' last chance to restore their tax-cutting credentials, Mr Howarth has raised the likelihood that the Government will cut every conceivable corner to deliver the goods on tax cuts this November.

That is the political imperative, but not for the first time a Chancellor finds himself caught between a rock and a hard place. Two weeks ago, the City balked at a gilt auction for the first time. And yet the Bank of England will have to sell £3bn worth of government debt every month - necessitating an extra auction next February - if it is to meet a borrowing requirement that has stubbornly refused to fall so far this year.

The "green budget" forecast of £27bn for the current financial year, 1995/6, is a far cry from the £21.5bn predicted by the Treasury last November, but is itself less than several City forecasts. Whatever the precise outlook for this year, it is hardly the most promising background for a Chancellor to play fast and loose with the public finances. The last thing Kenneth Clarke needs is a crisis in the gilt market accompanied by a stern lec-



ECONOMIC VIEW
PAUL WALLACE

ture from Eddie George on the need for an offsetting rise in interest rates to make up for fiscal irresponsibility. The Governor of the Bank of England made such a warning explicitly to the Treasury Select Committee over the summer.

One way or another, therefore, the Chancellor has to present a credible forecast for the public sector borrowing requirement next year which shows it continuing to decline. In last year's Budget, the Treasury projected a deficit of £13bn, subsequently raised to £16bn in its economic forecast in June.

The "green budget" forecast of a more or less acceptable £17bn depends on achieving a real cut of half a per cent in the "control total" of public expenditure targeted by ministers in the public spending round. By contrast, the Ernst & Young Item Club, which uses the Tre-

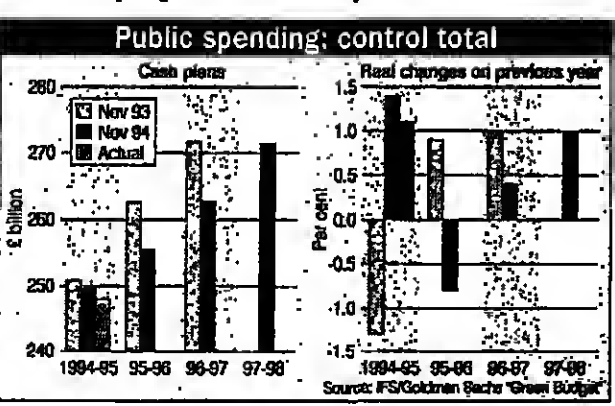
Whatever they say, the reality is that spending will rise in real terms next year

asury model, projected earlier this week a PSBR of £25bn even without any tax cuts.

Faced with this prospect, it is no wonder that the mild William Waldegrave has been reincarnated in the unlikely guise of chief axe-slinger in his new job as Chief Secretary. Spending must fall; that is his battle-cry; that is the Cabinet's new faith.

Yet the idea that public spending will fall in real terms in an election year seems the height of implausibility. As the charts below demonstrate, Kenneth Clarke did cut public expenditure in his November 1994 Budget. But the cut was in the public spending have drastically shortened.

A similar pledge of a reduc-



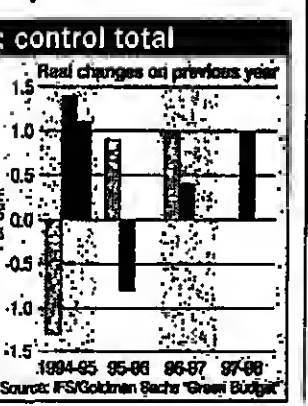
tion in planned spending was made in the November 1993 Budget for the financial year that ended this spring. This was supposed to lead to a cut in real terms of just over one per cent in 1994/5. Instead, spending rose by that amount in real terms. Lower than expected inflation meant that the cash amounts available to departments bought more than the Treasury had planned.

In brandishing his cuts in planned expenditure in the last Budget, Mr Clarke in effect pushed the real cut forward to this year. Yet once again, lower than expected inflation is turning that real cut into a real rise of about half a per cent according to the "green budget". Even that modest rise has already made for huge unpopularity in key areas of public service - witness the revolt of parents this spring over cuts in education spending.

The reality is that no matter what Mr Waldegrave and Mr Clarke say, public expenditure will increase in real terms next year. Current plans for key areas like health belong in the fiction rather than non-fiction department of a library. The Government is not, in practice, going to hallow its manifesto pledge with the current projected decline of one and a half per cent.

This would seem to leave the Chancellor with only one way out of his dilemma: to switch taxation. His apparent flirtation with the idea of a windfall utilities tax is suggestive of the potential for raiding the corporate sector to finance a hefty cut in personal taxation. Restoring the cut of 2 per cent made in corporation tax in the 1991 Budget would, for example, eventually yield £2bn a year.

A political Budget this year has always been seen as a racing certainty. But nothing concentrates the mind like the prospect of execution. The odds on a Budget that moves heaven and earth to cut income tax without compensating cuts in public spending have drastically shortened.



The future for gilts still looks good

THE INVESTMENT COLUMN

Edited by Magnus Grimond

On the face of it, the revelation that the Chancellor, Kenneth Clarke, and Bank of England Governor Eddie George are in no mood to cut interest rates is bad news for gilts. But few really expected any reduction and on most counts the immediate outlook remains good.

The market for government bonds is more homogeneous than that for equities and marginally less erratic. Its prospects are highly dependent on what the market thinks will happen to inflation and interest rates, although the market also takes account of the relative attractions of UK bonds to UK equities and to US and German bonds.

On inflation, the 1990 commitment to keep a lid on prices has survived devaluation in 1992 and has not been seriously challenged since. There is reason to believe that interest rates have reached their peak in the current economic cycle, while inflation rates could also be close to the top. Yet gilt-edged stocks with 10 years to maturity, currently yielding between 8.25 and 8.5 per cent, are discounting worse to come.

The real rate of return of 5 per cent is high and attractive by historic standards. The state of government finances could cause worries for the market. The public sector borrowing requirement is likely to overshoot the target this year by anything between £5bn and £9bn, but the longer-term outlook is better. The Government is likely to finance tax cuts by cutting spending rather than increased borrowing. Meanwhile, fears of an incoming Labour government being having irresponsibly have been quelled by the iron resolve of Tony Blair to win the confidence of financial markets.

Institutional demand for gilts should also hold up, in spite of last month's wobble, when the auction was under-subscribed for the first time. Share prices could begin to look vulnerable once the current takeover froth subsides. Increasing the attractions of bonds. Further underpinning should come from overseas investors. Nikko, the giant Japanese bank, expects Japanese institutions to buy more gilts following further recent relaxation of controls on outward investment.

Together, the evidence suggests that this is no time to reduce gilt holdings.

Alexandra Workwear: at a glance

Market value: £57.8m, share price 177p

Trading record 1993 1994 1995 1996

Turnover (£m) 1.56 4.62 4.32 2.76

Pre-tax profits (£m) 1.56 4.62 4.32 2.76

Earnings per share (pence) 3.0 5.5 5.0 2.3

Dividends per share (pence) 3.0 5.5 5.0 2.3

Year-end debt £m

Share price pence

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of its quick-response service, saving the customer the need to carry large stocks. But that may not be enough to protect it in another downturn, even if the balance sheet has been restored to health. Profits of £5.4m this year would put the shares on a prospective price/earnings multiple of 16. High enough.

Pioneer follows the Ashanti trail

Pioneer Goldfields will be following a trail blazed last year by Lonrho's Ashanti when it comes to the stock market next month. Both have Ghana, West Africa, as the focus of their operations, an area to which investors have hitherto had little access.

Like Ashanti, Pioneer will be a substantial group. Depending on the final offer price, expected to be between \$9.50 and \$10.50 a share, it will be capitalised at between \$712m and \$788m. According to yesterday's pathfinder prospectus, that would put a value of between \$77.40 and \$85.60 on each of the group's 9.2m ounces of proven and probable gold reserves. A fifth of the group is being offered for sale by the parent company, Pioneer Group of the US. The notional yield at the offer price is 1 per cent, with first dealings expected on 8 November.

Pioneer offers a relatively low cost, low risk way into West African gold mining. Cash costs at \$196 an ounce for the six months to June are well below a world average, nearer \$250, and the heap leaching process it employs is relatively straightforward compared with Ashanti's deep mined gold. That is illustrated by the latter's recent warning that it would miss its production forecasts this year after disruptions caused by drought and floods.

Production is set to rise from the current 235,000 ounces to 400,000 by 1998, making it one of the top 20 mines in the world. But investors should beware the political risk and, despite the differences, bear in mind the fate of Ashanti, where the share price is right back where it started last year.

Institutions dismiss the restructuring of Australia's biggest retailer as a 'diversion'

Coles plan fails to set investors alight

RUSSELL HOTTEN

Coles Myer, Australia's biggest retailer, has announced a multi-billion dollar restructuring of its entire operations, in one of the largest series of transactions in the country's corporate history.

But it failed to satisfy major investors who are pushing for a boardroom shake-up, because the restructuring failed to address shareholders' concerns about conflicts of interest among directors.

The company said the reorganisation could see the creation of several new public

companies, further asset sales, and share buybacks that might take up to a year to complete. Coles said that its plans would "fundamentally change the face of the Australian retail market". The company added that Solomon Lew, Coles' biggest shareholder, will relinquish his role as executive chairman and become non-executive chairman.

The retailer has been under pressure from institutional investors to appoint an independent chairman and make board changes after details of a secret share transaction were revealed last month.

The share transaction, which was revealed only after the sacked finance director, Philip Bowman, went public with his concerns, cost Coles \$18m (\$9.3m) and benefited a company associated with Mr Lew. A statement by Coles said that details of the restructuring would take some time to be finalised.

"The restructuring will realise far-reaching benefits for all stakeholders and shareholders, employees, suppliers and customers," the statement said. "The board's preferred structure is to separate the major businesses within the group

and create several new public companies, with separate management and independent boards."

Coles said that without cross-ownership, a common parent or common holding company, these public companies would be able to function independently. But large institutional investors were not satisfied with the restructuring and said they would seek replacements for some of Coles' current directors, at the annual general meeting on 21 November. The Australia Mutual Provident Society (AMP), Australia's biggest institutional investor, said AMP

Investments, the State Superannuation Corp and Bankers Trust Australia would seek the changes.

"I don't think it really solves anything," said George Batsalis, analyst with J.B. Wre. He felt that Coles' underlying profits would be the same, irrespective of the new-look structure. Another broker said: "Breaking it up and buybacks are just a diversion."

A retail analyst said that while a proxy battle between the company and major shareholders was still likely, it was too early to say if this would occur at the annual meeting or later.

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INDEPENDENT
section two

Launch costs hurt Chrysler

RUSSELL HOTTEN

Chrysler, America's third largest carmaker, saw third-quarter profits decline 46 per cent from a year ago as the cost of new launches mounted.

The company, under fire from potential bidder Kirk Kerkorian to improve shareholder value, did not help its case by reporting earnings down from \$651m to \$354m. The profits translated to 91 cents a share, compared with \$1.76 in the third quarter of 1994.

Chrysler said profits were lower mainly due to reduced production of minivans during the changeover to a new model, costs related to the minivan, higher rebates and other buyer incentives, and the deterioration of the Mexican economy.

Traditionally, third quarters are troughs for America's big three carmakers because of the cost of model changeovers, vacation-slowed production and slower summer sales. Chrysler's profits grew from the second quarter to the third, and July-September was the third-best third quarter in company history, Robert Eaton, the chairman, said. "Customer response to our new minivans has been outstanding, and we expect to be near full minivan production capacity by the end of the fourth quarter."

Chrysler's revenue for the

quarter rose to \$12bn from \$11.7bn in the same 1994 period. In the first nine months, Chrysler profits have fallen to \$1.08bn, or \$2.82 a share, from \$2.5bn, or \$6.92 a share, in the same 1994 period. Revenue was relatively flat at \$38.1bn, against \$38bn a year ago.

Chrysler

market report/shares

DATA BANK

FT-SE 100
3474.3+14.2

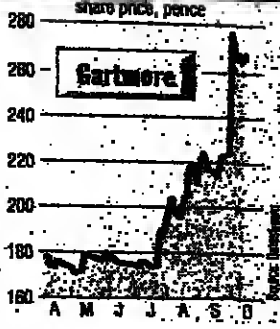
FT-SE 250
3919.8+16.6

FT-SE 350
1737.3+7.2

SEAQ VOLUME
791.2m shares,
31,198 bargains

Gifts Index
92.63 -0.15

SHARE SPOTLIGHT



Prices forge ahead as takeover action intensifies

TAKING STOCK

MARKET REPORT

JOHN SHEPHERD

Normal service was resumed on dealing screens across the City yesterday thanks to the strong overnight rally on Wall Street, and yet more hectic action on the takeover front. The market's nervous system, however, has yet to recover from the previous session's dash for the lifeboats by market makers, and dealers are praying that today's inflation figures for September will contain nothing but good news.

Events on Wall Street, though, are largely determining the direction of share prices in London, and there are fears that a poor third quarter company reporting season in America could send the FT-SE 100 index heading south for the winter.

London prices opened slightly softer yesterday, and then forged ahead as investors digested the latest raft of takeover news involving Lloyds Bank for TSB, North West for Norweb, UUNET Technologies of the US for Unipalm, and Fisons throwing the towel in its fight against Rhône-Poulenc.

The FT-SE 100 index closed 14.2 points higher at 3,474.3, having been up at 3,408.9 just before Wall Street opened. The strong tone was evident right through the market, and the FT-SE 250 gained 16.6 to 3,919.8. Volume trading was reasonably good with almost 800 million shares changing hands in more than 31,000 deals.

The appetite for more bids among dealers is insatiable, and the rumour mill about where the action will be in overdrive. There is hardly a share sector which does not come with several strands of takeover speculation attached.



Gartmore, the fund management group, is the hot favourite soon to be taken under the wings of an adoptive parent from either Germany, the Netherlands or the UK. Shares climbed 10p to 276p with dealers convinced that the 75 per cent stake owned by Banque Indosuez will be sold for upwards of £400m before the month is out to either NatWest Bank, up 10.5p to 612p, Dresdner Bank or ABN Amro, the Dutch owner of the Hoare Govett firm of stockbrokers.

NatWest's advisers are understood to be baring copious amounts of midnight oil to thrash out a deal, which ana-

lysts believe will be a boon for the company and help it compete more effectively against Barclays, 2p firmer at 737p.

Bank shares, which ran up sharply on Monday on the original announcement of the merger between Lloyds and TSB were subjected to some profit-taking. Standard Chartered gave up 5p to 481p, and Royal Bank of Scotland lost 10p to 483p.

The terms of Lloyds deal were well received amid heavy trading. Almost 18 million shares were traded in Lloyds, which climbed 49p to 769p, and more than 25 million were dealt in TSB, up 19p to 369p. Volume trading in Norweb,

up 61p to £11.47, was also high with more than 35.57 million going through the books as North West Water, down 22p to 573p, raided the market for stock after increasing its takeover terms.

North West's raid was very successful. Investors said yes faster than bank managers at the TSB, and North West picked up 25 per cent of Norweb's shares. The company is set to be back in the market this morning in an attempt to take its stake to 29.9 per cent.

Norweb is now recommending the offer, and dealers believe the higher offer will prove too much for the pockets of Texas Energy Partners. The consensus of opinion, however, is that the Americans will continue to strive to own a regional electricity company and London Electricity, which shot up 35p to 898p, is the favourite target. East Midlands, another of the Recs yet

to attract a bid, closed 16p better at 877p.

Rumours about GEC, off a penny to 328.5p, bidding for a Rec resurfaced with Yorkshire Electricity, up 16p to 894p, the favourite target.

The market is also waiting for bid action to break out among water utilities, particularly a move soon by Lyonnais des Eaux de France for Northumbrian Water. 5p firmer at 990p.

Unipalm, the centre of a recent storm of anger when it announced that takeover terms would be considerably less than the prevailing 600p market price, added 4p to 414p on an all-share, £97m recommended offer by UUNET.

Shares in BAT Industries were again in demand. More than 11.5 million were traded and the price advanced 11p to 544p on talk of a break-up bid. Pearson, also seen as a bid candidate, added 6p to 608p.

Shares in Scholl, the health-care products group under siege from rebel shareholders led by Julian Tregar, hardened a penny to 230p after an incoming approach had been received from several interested parties. Talks are at an early stage, and the company stressed that there was no certainty of a bid being made. One of the approaches is from a private French pharmaceutical business.

Finding a vacant room at top London hotels is proving difficult these days, but finding buyers for hotels is proving to be easier. Following the sale of the Ritz to the Barclay twins, it now transpires that someone wants to check into the smaller and less glamorous Park Lane Hotel. The shares, one of the first to trade on the new offer market, are trading at around 47p, implying a value for the hotel of £30m.

SHARE PRICE DATA

Prices are in sterling except where stated. The yield is last year's dividend, grossed up by 20 per cent, as a percentage of the share price. The price/earnings (P/E) ratio is the share price divided by last year's earnings per share, excluding exceptional items.

Other details: ex Ex rights x Ex-dividend x Unlisted Securities Market x Suspended x Fully Paid per Nil Paid Shares. Source: Reuters.

THE INDEPENDENT INDEX

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FT-SE 100 - Real-time 00 Sterling Rates 04 Privatisation Issues 36
UK Stock Market Report 05 Bullion Report 05 Water Shares 39
UK Company News 03 Wall St Report 30 Electricity Shares 40
Foreign Exchange 03 Tokyo Market 21 High Street Banks 41

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Call cost 39p per minute (plus rates), and 49p at all other times. Call charges include VAT.

MARKET LEADERS: TOP 20 VOLUMES

Share	Vol	Share	Vol	Share	Vol
Barclays	14,000	Barclays	8,000	Barclays	6,400
TSB	24,000	BT	11,000	BT	8,500
ASMO	20,000	Volvo	10,000	Volvo	6,100
Lloyds Bank	10,000	Seas	7,500	Seas	5,500
FTSE 100	15,000	BT	6,700	BT	5,200

FT-SE 100 INDEX HOUR BY HOUR

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913	189	Couros	740	-	1.1	21.8	2256	NBI 405 BATInd	
7	34	Dawes Eats	34	-	-	-	2311	544	+11 5.2 12.1 1717
377	180	Disons	371	-	2.4	22.4	2365	NBI 405 BATInd	

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STERLING	DOLLAR	D-MARKS
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OTHER SPOT RATES					
	Starting	Dollar	Country	Starting	Dollar
Argentina	1,572	110.0281	Nigeria	128,116	81.80
Brazil	116,794		Peru	8,804,718	81.50
Canada	0.62		Pakistan	48,8337	21.55
France	11,92948	6.31	Philippines	49,5037	25.81
Germany	10.00338		Poland	235	148.67
Egypt	5.322224	3.3920	Romania	5,776	3.6300
Finland		4.2593	Saudi Arabia	7070 858	44.98
Greece	104,015	12996.00	Spain	6,7523	1,6510
Guatemala	588.25	234.46	Sri Lanka	42.25	26.20
Holland	49.90323	30.76	Taiwan	5,7710	3,6716
India		1.08			

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INTEREST RATES

UK		Germany		US		Japan	
Base	6.75%	Discount	3.50%	Prime	8.75%	Discount	0.50%
France		Lombard	5.50%	Fed Funds	5.25%	Belgium	
Intervention	5.00%	Canada		Real Funds	5.75%	Central	3.50%
Ref.		Discount	8.00%	Swiss		Switzerland	4.05%
Netherlands	8.00%	Discount	6.85%	10-Day Repo	9.25%	Discount	
Advances	3.80%	Rescount	5.00%	Sweden		Lombard	2.00%
				Repo (Avg)	8.91%		4.00%

UK	6%	7.52	87%	8.14	Netherlands	9%	5.63	7%*	6.67
Sw	10%	7.02	83%	8.14	Sw	10%	10.63	10%	10.97

MONEY MARKET RATES												
	O/Night		7 Day		1 Month		2 Months		6 Months		1 Year	
Interbank	3/4	7/8	3/4	5/8	5/8	5/8	5/8	5/8	5/8	5/8	5/8	5/8
Starting CDs					5/8	5/8	5/8	5/8	5/8	5/8	5/8	5/8
Local Authority Depos	3/4		5/8		5/8		5/8		5/8		5/8	
Discount Market Depos												
Treasury Bills (90d)					5/8		5/8		5/8		5/8	
Treasury Bills (180d)					5/8		5/8		5/8		5/8	
Treasury Bills (270d)					5/8		5/8		5/8		5/8	
ECU Linked Deps					5/8		5/8		5/8		5/8	

Contract	Settlement	High/Low	EstConts	Open
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	January	February	March	April	May	June	July	August	September	October	November	December
LUFT FT-SE INDEX OPTION												
Settlement price: 3471.5												
	3400	3450	3500	3550	3600	3650	3700	3750	3800	3850	3900	3950
Monday												
October	77 1/3	30 1/4	15 1/2	5 1/2	3 1/2	2 1/2	1 1/2	1 1/2	1 1/2	1 1/2	1 1/2	1 1/2
November	112 3/5	79 1/2	52 1/2	32 1/2	22 1/2	16 1/2	12 1/2	9 1/2	7 1/2	6 1/2	5 1/2	4 1/2
December	137 1/4	107 1/4	80 1/2	57 1/2	42 1/2	32 1/2	24 1/2	18 1/2	14 1/2	11 1/2	9 1/2	7 1/2
January	162 1/8	140	114 1/2	94 1/2	78 1/2	64 1/2	52 1/2	42 1/2	34 1/2	28 1/2	24 1/2	20 1/2

S/town	Cash	3 mths	Volume	LINE Stocks	chg	PM Fix Acc	S	E
AU HG	1845-46	1880.5-81	74,098	525,900	.4625			

[illegible]

Source: The Public Ledger/PLCL.

Product Name	1977/10	1978/79	1979/80	1980/81	1981/82	1982/83	1983/84	1984/85	1985/86	1986/87	1987/88	1988/89	1989/90	1990/91	1991/92	1992/93	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36	2036/37	2037/38	2038/39	2039/40	2040/41	2041/42	2042/43	2043/44	2044/45	2045/46	2046/47	2047/48	2048/49	2049/50	2050/51	2051/52	2052/53	2053/54	2054/55	2055/56	2056/57	2057/58	2058/59	2059/60	2060/61	2061/62	2062/63	2063/64	2064/65	2065/66	2066/67	2067/68	2068/69	2069/70	2070/71	2071/72	2072/73	2073/74	2074/75	2075/76	2076/77	2077/78	2078/79	2079/80	2080/81	2081/82	2082/83	2083/84	2084/85	2085/86	2086/87	2087/88	2088/89	2089/90	2090/91	2091/92	2092/93	2093/94	2094/95	2095/96	2096/97	2097/98	2098/99	2099/00	2100/01	2101/02	2102/03	2103/04	2104/05	2105/06	2106/07	2107/08	2108/09	2109/10	2110/11	2111/12	2112/13	2113/14	2114/15	2115/16	2116/17	2117/18	2118/19	2119/20	2120/21	2121/22	2122/23	2123/24	2124/25	2125/26	2126/27	2127/28	2128/29	2129/30	2130/31	2131/32	2132/33	2133/34	2134/35	2135/36	2136/37	2137/38	2138/39	2139/40	2140/41	2141/42	2142/43	2143/44	2144/45	2145/46	2146/47	2147/48	2148/49	2149/50	2150/51	2151/52	2152/53	2153/54	2154/55	2155/56	2156/57	2157/58	2158/59	2159/60	2160/61	2161/62	2162/63	2163/64	2164/65	2165/66	2166/67	2167/68	2168/69	2169/70	2170/71	2171/72	2172/73	2173/74	2174/75	2175/76	2176/77	2177/78	2178/79	2179/80	2180/81	2181/82	2182/83	2183/84	2184/85	2185/86	2186/87	2187/88	2188/89	2189/90	2190/91	2191/92	2192/93	2193/94	2194/95	2195/96	2196/97	2197/98	2198/99	2199/00	2200/01	2201/02	2202/03	2203/04	2204/05	2205/06	2206/07	2207/08	2208/09	2209/10	2210/11	2211/12	2212/13	2213/14	2214/15	2215/16	2216/17	2217/18	2218/19	2219/20	2220/21	2221/22	2222/23	2223/24	2224/25	2225/26	2226/27	2227/28	2228/29	2229/30	2230/31	2231/32	2232/33	2233/34	2234/35	2235/36	2236/37	2237/38	2238/39	2239/40	2240/41	2241/42	2242/43	2243/44	2244/45	2245/46	2246/47	2247/48	2248/49	2249/50	2250/51	2251/52	2252/53	2253/54	2254/55	2255/56	2256/57	2257/58	2258/59	2259/60	2260/61	2261/62	2262/63	2263/64	2264/65	2265/66	2266/67	2267/68	2268/69	2269/70	2270/71	2271/72	2272/73	2273/74	2274/75	2275/76	2276/77	2277/78	2278/79	2279/80	2280/81	2281/82	2282/83	2283/84	2284/85	2285/86	2286/87	2287/88	2288/89	2289/90	2290/91	2291/92	2292/93	2293/94	2294/95	2295/96	2296/97	2297/98	2298/99	2299/00	2300/01	2301/02	2302/03	2303/04	2304/05	2305/06	2306/07	2307/08	2308/09	2309/10	2310/11	2311/12	2312/13	2313/14	2314/15	2315/16	2316/17	2317/18	2318/19	2319/20	2320/21	2321/22	2322/23	2323/24	2324/25	2325/26	2326/27	2327/28	2328/29	2329/30	2330/31	2331/32	2332/33	2333/34	2334/35	2335/36	2336/37	2337/38	2338/39	2339/40	2340/41	2341/42	2342/43	2343/44	2344/45	2345/46	2346/47	2347/48	2348/49	2349/50	2350/51	2351/52	2352/53	2353/54	2354/55	2355/56	2356/57	2357/58	2358/59	2359/60	2360/61	2361/62	2362/63	2363/64	2364/65	2365/66	2366/67	2367/68	2368/69	2369/70	2370/71	2371/72	2372/73	2373/74	2374/75	2375/76	2376/77	2377/78	2378/79	2379/80	2380/81	2381/82	2382/83	2383/84	2384/85	2385/86	2386/87	2387/88	2388/89	2389/90	2390/91	2391/92	2392/93	2393/94	2394/95	2395/96	2396/97	2397/98	2398/99	2399/00	2400/01	2401/02	2402/03	2403/04	2404/05	2405/06	2406/07	2407/08	2408/09	2409/10	2410/11	2411/12	2412/13	2413/14	2414/15	2415/16	2416/17	2417/18	2418/19	2419/20	2420/21	2421/22	2422/23	2423/24	2424/25	2425/26	2426/27	2427/28	2428/29	2429/30	2430/31	2431/32	2432/33	2433/34	2434/35	2435/36	2436/37	2437/38	2438/39	2439/40	2440/41	2441/42	2442/43	2443/44	2444/45	2445/46	2446/47	2447/48	2448/49	2449/50	2450/51	2451/52	2452/53	2453/54	2454/55	2455/56	2456/57	2457/58	2458/59	2459/60	2460/61	2461/62	2462/63	2463/64	2464/65	2465/66	2466/67	2467/68	2468/69	2469/70	2470/71	2471/72	2472/73	2473/74	2474/75	2475/76	2476/77	2477/78	2478/79	2479/80	2480/81	2481/82	2482/83	2483/84	2484/85	2485/86	2486/87	2487/88	2488/89	2489/90	2490/91	2491/92	2492/93	2493/94	2494/95	2495/96	2496/97	2497/98	2498/99	2499/00	2500/01	2501/02	2502/03	2503/04	2504/05	2505/06	2506/07	2507/08	2508/09	2509/10	2510/11	2511/12	2512/13	2513/14	2514/15	2515/16	2516/17	2517/18	2518/19	2519/20	2520/21	2521/22	2522/23	2523/24	2524/25	2525/26	2526/27	2527/28	2528/29	2529/30	2530/31	2531/32	2532/33	2533/34	2534/35	2535/36	2536/37	2537/38	2538/39	2539/40	2540/41	2541/42	2542/43	2543/44	2544/45	2545/46	2546/47	2547/48	2548/49	2549/50	2550/51	2551/52	2552/53	2553/54	2554/55	2555/56	2556/57	2557/58	2558/59	2559/60	2560/61	2561/62	2562/63	2563/64	2564/65	2565/66	2566/67	2567/68	2568/69	2569/70	2570/71	2571/72	2572/73	2573/74	2574/75	2575/76	2576/77	2577/78	2578/79	2579/80	2580/81	2581/82	2582/83	2583/84	2584/85	2585/86	2586/87	2587/88	2588/89	2589/90	2590/91	2591/92	2592/93	2593/94	2594/95	2595/96	2596/97	2597/98	2598/99	2599/00	2600/01	2601/02	2602/03	2603/04	2604/05	2605/06	2606/07	2607/08	2608/09	2609/10	2610/11	2611/12	2612/13	2613/14	2614/15	2615/16	2616/17	2617/18	2618/19	2619/20	2620/21	2621/22	2622/23	2623/24	2624/25	2625/26	2626/27	2627/28	2628/29	2629/30	2630/31	2631/32	2632/33	2633/34	2634/35	2635/36	2636/37	2637/38	2638/39	2639/40	2640/41	2641/42	2642/43	2643/44	2644/45	2645/46	2646/47	2647/48	2648/49	2649/50	2650/51	2651/52	2652/53	2653/54	2654/55	2655/56	2656/57	2657/58	2658/59	2659/60	2660/61	2661/62	2662/63	2663/64	2664/65	2665/66	2666/67	2667/68	2668/69	2669/70	2670/71	2671/72	2672/73	2673/74	2674/75	2675/76	2676/77	2677/78	2678/79	2679/80	2680/81	2681/82	2682/83	2683/84	2684/85	2685/86	2686/87	2687/88	2688/89	2689/90	2690/91	2691/92	2692/93	2693/94	2694/95	2695/96	2696/97	2697/98	2698/99	2699/00	2700/01	2701/02	2702/03	2703/04	2704/05	2705/06	2706/07	2707/08	2708/09	2709/10	2710/11	2711/12	2712/13	2713/14	2714/15	2715/16	2716/17	2717/18	2718/19	2719/20	2720/21	2721/22	2722/23	2723/24	2724/25	2725/26	2726/27	2727/28	2728/29	2729/30	2730/31	2731/32	2732/33	2733/34	2734/35	2735/36	2736/37	2737/38	2738/39	2739/40	2740/41	2741/42	2742/43	2743/44	2744/45	2745/46	2746/47	2747/48	2748/49	2749/50	2750/51	2751/52	2752/53	2753/54	2754/55	2755/56	2756/57	2757/58	2758/59	2759/60	2760/61	2761/62	2762/63	2763/64	2764/65	2765/66	2766/67	2767/68	2768/69	2769/70	2770/71	2771/72	2772/73	2773/74	2774/75	2775/76	2776/77	2777/78	2778/79	2779/80	2780/81	2781/82	2782/83	2783/84	2784/85	2785/86	2786/87	2787/88	2788/89	2789/90	2790/91	2791/92	2792/93	2793/94	2794/95	2795/96	2796/97	2797/98	2798/99	2799/00	2800/01	2801/02	2802/03	2803/04	2804/05	2805/06	2806/07	2807/08	2808/09	2809/10	2810/11	2811/12	2812/13	2813/14	2814/15	2815/16	2816/17	2817/18	2818/19	2819/20	2820/21	2821/22	2822/23	2823/24	2824/25	2825/26	2826/27	2827/28	2828/29	2829/30	2830/31	2831/32	2832/33	2833/34	2834/35	2835/36	2836/37	2837/38	2838/39	2839/40	2840/41	2841/42	2842/43	2843/44	2844/45	2845/46	2846/47	2847/48	2848/49	2849/50	2850/51	2851/52	2852/53	2853/54	2854/55	2855/56	2856/57	2857/58	2858/59	2859/60	2860/61	2861/62	2862/63	2863/64	2864/65	2865/66	2866/67	2867/68	2868/69	2869/70	2870/71	2871/72	2872/73	2873/74	2874/75	2875/76	2876/77	2877/78	2878/79	2879/80	2880/81	2881/82	2882/83	2883/84	2884/85	2885/86	2886/87	2887/88	2888/89	2889/90	2890/91	2891/92	2892/93	2893/94	2894/95	2895/96	2896/97	2897/98	2898/99	2899/00	2900/01	2901/02	2902/03	2903/04	2904/05	2905/06	2906/07	2907/08	2908/09	2909/10	2910/11	2911/12	2912/13	2913/14	2914/15	2915/16	2916/17	2917/18	2918/19	2919/20	2920/21	2921/22	2922/23	2923/24	2924/25	2925/26	2926/27	2927/28	2928/29	2929/30	2930/31	2931/32	2932/33	2933/34	2934/35	2935/36	2936/37	2937/38	2938/39	2939/40	2940/41	2941/42	2942/43	2943/44	2944/45	2945/46	2946/47	2947/48	2948/49	2949/50	2950/51	2951/52	2952/53	2953/54	2954/55	2955/56	2956/57	2957/58	2958/59	2959/60	2960/61	2961/62	2962/63	2963/64	2964/65	2965/66	2966/67	2967/68	2968/69	2969/70	2970/71	2971/72	2972/73	2973/74	2974/75	2975/76	2976/77	2977/78	2978/79	2979/80	2980/81	2981/82	2982/83	2983/84	2984/85	2985/86	2986/87	2987/88	2988/89	2989/90	2990/91	2991/92	2992/93	2993/94	2994/95	2995/96	2996/97	2997/98	2998/99	2999/00	3000/01	3001/02	3002/03	3003/04	3004/05	3005/06	3006/07	3007/08
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Allied Dunbar G4 High Inc	32	34.0	35.8	NorWest Growth Managed	122.5	128.9
Allied Dunbar Managed	1184.8	1225.9	1271.7	NorWest Security Managed	115.6	121.7

Legal & Gen. Manager	32	860.7	527.7	108	Homebuyer	417.9
			915.6	132	Manager	125.1
						242.3
						502.1
						148.6

